

Planning for International Retirement Migration and Expats:  
a case study of Udon Thani, Thailand

by

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## **Abstract**

International retirement migration (IRM) and its related fields of expatriate residency (expats), residential tourism, long-term tourism and international second homes are rapidly growing and changing. From its early modern beginnings when Northern Europeans moved to Spanish beaches in the 1950's, geographic distribution has now expanded to include Mexico and the emerging IRM markets of Central and South America as well as Southeast Asia.

A combination of many factors will contribute to the growth of IRM in the future with retiring baby boomers being the primary reason.

Though the vast majority are of persons older, IRM is a misnomer for this topic as non-retired younger generations are also moving to these destinations, as they are increasingly able to work from virtually anywhere, due to the Internet economy and other trends associated with ever-increasing globalization.

IRM in Udon Thani, Thailand consists almost exclusively of retired Western men marrying local women who are almost always much younger. Almost all the men first spend time in the sex tourism haven of Pattaya, Thailand before moving to the interior Northeastern city of Udon Thani at or near where their wives are from. Thus, there are many linkages and commonalities between the expatriate residents in Pattaya and Udon Thani. Without proper planning, Udon Thani will continue to adopt many of the undesirable attributes of Pattaya such as beer bars and sex tourism which are already present and growing rapidly.

This practicum focuses on IRM and expats in the city of Udon Thani, Thailand and examines impacts on the host community. The practicum also tries to develop

general models of IRM in different communities in developing nations and recommend planning guidelines to help deal with this phenomenon.

The research methods employed included: a review of the literature, key informant interviews, informal exploratory interviews with locals and the IRM population as well as observations.

Outside of planning research conducted in Spain, no IRM or expatriate research has examined planning issues in detail. This practicum attempts to establish or contribute to a body of work to aide in future work on this topic. The primary planning issues in Udon Thani were found to be: sprawling residential growth, economic development, gender issues and integration of IRM and expat populations into the local communities.

IRM shares many commonalities in all its global locations. However, planning for IRM in Udon Thani and possibly other Southeast Asian communities is unique due to the homogenous makeup of male retirees who bring with them a host of Western cultural values and problems related to bars and sex tourism.

It has been found that planning for IRM shares commonalities with planning for amenity migration in North American mountain communities.

There are many types of IRM communities. For example, beach communities may have a population that is more seasonal and has less attachment to host communities, while interior cities such as San Miguel and Lake Chapala, Mexico as well as Udon Thani may have more permanent year-round populations.

Planning issues surrounding care-giving and marriage are also examined as medical care will be a future catalyst for many of these communities.

## **List of Acronyms**

AARP – American Association of Retired Persons

AM – Amenity Migration

CAFTA – Central American Free Trade Agreement

DRM – Domestic Retirement Migration

IR – International Retiree

IRM – International Retirement Migration

NAFTA – North American Free Trade Agreement

OTOP – One Tambon (district) One Product

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## **Chapter 1 – Introduction**

Chapter 1 offers an introduction to the practicum. The first section looks at the objectives and questions driving the practicum. The second part of the chapter examines the significance of the topic and the third part will explore the research methods employed while explaining why the methods were used and issues that arose using the methods.

### **Objectives and Questions**

This practicum explores the phenomenon of international retirement migration (IRM) in Udon Thani, Thailand. There are three main objectives of this practicum. The research aims to:

1. Develop general guidelines for Southeast Asian communities to deal with the projected future increases in IRM so that the communities can best benefit from it.
2. Explore ramifications of formal and informal care-giving in the context of Udon Thani.
3. Develop an understanding of the planning issues and develop a framework for planning guidelines for IRM.

The questions driving this practicum include:

1. What are the major planning issues involved in IRM?
2. What are the characteristics of the retirees in Udon Thani? Who are they?
3. What are the demonstrable positive and negative effects of the current international retirement population on the town of Udon Thani?

4. What are Udon Thani residents' views of the international retiree population living in their community?
5. What are the current preferences and attitudes of foreign retirees with regard to Udon Thani as a host setting, especially in relation to its tourist destination function?
6. How might host communities, such as Udon Thani, best benefit from international retirees residing in their communities?
7. As the international retirees age, what impacts are there on the host community. What role do Thai caregivers, marital status and homecare play?

## **Significance of the Study**

There is currently scant literature on planning for IRM and expat populations. This practicum hopes to fill a gap in the literature while bridging a gap between the planning literature on the interrelated fields of amenity migration, retirement migration and tourism.

It is hoped that this practicum will also draw attention to issues, such as land use, integration, environmental, heritage planning, and other aspects of IRM that have received only a few lines of notice to date, but which are quickly becoming major issues in host communities and destinations, as IRM growth continues to explode.

## **Research Methods**

“Qualitative research in tourism is often blamed for missing the tenets of good science. There are two major reasons for this. On one hand, positivism is still the prevailing paradigm in many areas of tourism research. On the other hand, qualitative researchers often fail to explain how and why their methods are sound. This results in confusion and misunderstandings” (Decrop, 1999:157).

A literature review, informal exploratory interviews, key informant interviews, and observations were the research methods used in this case study.

The researcher spent his time in Udon Thani and Bangkok between May and July 2006 and returned to Udon Thani for two weeks at the beginning of December 2006 to do follow-up interviews and research. The two times were intentionally chosen to correspond to Thailand high and low tourism seasons. Truly's (2002) research on IRM in Lake Chapala, Mexico relied on a multi-method approach that was also predicted to be found in the Udon Thani case. Truly cited three reasons for using this approach.

The first issue was the lack of government data, which is evident in IRM research. In the Lake Chapala case both the US and Mexican governments could not provide reliable statistics on retirees. In this study Thai immigration was only able to provide vague statistics on retirement visas. Unfortunately, information was also unavailable on Thai-Foreign marriage visas which could have shed more light on the topic. Through interviews it was determined that the majority of foreigners are living off of various tourist visas which are almost impossible to keep track of.

The second issue Truly faced, was a distinct type of reclusive and uncooperative resident which was under-represented in the research and very few uncooperative foreigners, who were willing to chat who were possibly over-represented. Also, some nationalities may have been over represented and some underrepresented. For example, the German population was missing from this research with only one German national interviewed. The focus of this study was on the city of Udon Thani and most of the reclusive retirees likely prefer to live in the provincial villages. This research may have been corrupted as the vast majority of interviews were done at bars and restaurants. As

many foreigners do not patronise these establishments this sector was virtually left out of the research.

The third issue Truly had to deal with was “the difficulties in operationalizing the concept of ‘importing a lifestyle’” (Truly, 2002:269). Similar issues were faced in Udon Thani with planning terminology such as “third places,” “sense of place” and “international retirement migration.” As well the whole concept of city planning was not common knowledge in Thailand and many terms required additional explanation during interpretation.

### ***Selection of the Study Area***

Udon Thani was not the first location chosen for this study. The original site was Luang Prabang, Laos which was chosen due to its high number of natural and cultural amenities as well as its French colonial history. Preliminary inquiries encouraged me that Luang Prabang was an interesting and relevant, but further investigation revealed that there were very few IRM currently living there.

The next site chosen was Nong Khai, Thailand which was next to the Mekong River in Thailand. Nong Khai received the ranking of 7<sup>th</sup> best place to own an international second home in the world by AARP’s Modern Maturity magazine. E-mails were sent off to several guest houses in the area with one respondent mentioning that there were a few hundred retirees in Nong Khai but Udon Thani has several thousand foreign retirees.

Doing preliminary research on Udon Thani, the researcher discovered the [www.udonmap.com](http://www.udonmap.com) website which allowed me to ask questions and perform as much preliminary research as needed. Udon Thani also had limited numbers of tourists and

thousands of international retirees so locals would not be confused between the IRM and tourist population.

The researcher was initially a little uncomfortable choosing Udon Thani as a case study as the retirees and expats would likely share commonalities with Pattaya's "sexpat" population.

### ***Informal Exploratory Interviews***

Due to the exploratory nature of the creating a survey or formalized interview with local residents and retirees would have been difficult. Through the researcher's practicum committee it was determined that informal exploratory interviews would be the best method to determine who the retired expats were and what the local residents' views were of this population.

### **Foreign Population**

The informal exploratory interviews with foreigners were done mainly at bars and restaurants as well as at places of residence. At least 80 interviews were performed with only one being a female. Many of the proper sit-down interviews lasted close to an hour.

Over the four months, only three younger foreign women living in Udon Thani. During this time several conversations were had with these women but no formal interviews. The interview with the retired expat female was done in neighbouring Nong Khai province, approximately 50 km away.

Thirty foreign interviewees signed the confidentiality forms. Many of the interviews were carried out over several informal meetings over the four months in Udon Thani. However, due to informality and continuity of many interviews many

interviewees were never asked to sign the confidentiality forms as the interviews stemmed from regular conversations.

Though a good mix of expat retirees were interviewed the majority were the more charismatic and outgoing retirees. This is similar to what Trudy (2002) found with his research. Again, the sample may have been skewed as most interviews were carried out in bars and pubs.

The sample was skewed, as the majority of interviewees were met at the expat bars. This is not representative of the retirees in Udon Thani as many do not visit the bars. A similar issues with representation was an issue Trudy faced in his research (2002). Skewing of the sample also occurred as many of the foreigners were simply too obnoxious to converse with so this portion was left out of the sample. Another category that was left out was the very old population and those that relied on informal homecare. There were attempts to reach this population but no interviews were done.

### **Local Thai Residents**

Twenty local residents were interviewed with the assistance of an interpreter over two weekends. Local residents were chosen to get a broad spectrum of society as possible with a wide range of ages and genders represented. Interviews started with a standard set of questions that would lead to a general conversation. Interviews ranged from 20 minutes to 40 minutes each. Interviewees were met at restaurants, the shopping mall, the university, seniors home, markets and shops.

Most of the interviews were done with a single participant but most of the student interviews were done in groups of two or three. With one restaurant interview several locals joined in the interview to voice their comments.

I thought my presence as a foreign male would seriously compromise the interviews especially with the female population, but most of the older interviewees were quite frank and did not hide their concerns about foreigners.

After the lengthy translation process of the consent form it was decided that an oral confirmation would be suffice for Thai interviewees as the complexity and technical language of the forms (see appendix 2 and 3) would intimidate people and the fact that local researchers rarely if ever use forms. All confirmations and local interviews were recorded on an MP3 recorder.

Interviews with translators can lead to several problems, such as poor translation. There can be conflict between the interviewee and the translator in relation to class and gender differences. USAid recommends that,

“difficulties can be minimized by using translators who are not known to the informants, briefing translators on the purposes of the study to reduce misunderstandings, and having translators repeat the informant’s comments verbatim”(USAID Center for Development Information and Evaluation, 1996).

The primary interpreter used was Duangjai Boodmala, who is now the researcher’s wife. She has a degree in social work from Thammasat University in Bangkok, one of Thailand’s most respected universities. Countless discussions with the translator have been had on the topic prior to and after the research period.

The translator was usually given a set of standard questions to ask interviewees which would be translated back to the researcher. After the standard questions were asked there would be discussion between the translator and the interviewee about the topic. This would be translated back to the researcher and additional questions could be asked. Some interviewees were very long winded, for these interviews the translator would take notes and explain after the person finished talking rather than cutting the person off to translate.

Due to the sensitivity of the topic the researcher being a male may have jeopardized the female interviews. However, the translator thought that this was not the case and believed we were receiving honest and blunt answers. The researcher felt the same.

Before each interview there would be a briefing on what was expected and any possible additional questions that could be asked. These would be written down on a piece of paper.

After each interview there would be a debriefing when the researcher and translator would discuss notes and make sure that the correct translations were conveyed. This would allow us to refine questions and think of additional questions for future interviews.

To ensure confidentiality, the translator was asked to sign a waiver for the interviews (appendix 1).

The researcher performed a few additional informal interviews without an interviewer in Thai but these interviews did not get overly complicated and were often limited to real estate agents and developers. My level of Thai was adequate for asking basic questions that received simpler answers. When discussions got complicated much was lost. Many of the interviews with developers were done in a combination of Thai and English.

A few of the non-interpreter interviews were conducted in English as many interviewees spoke very good English.

The researcher had several informal conversations with numerous other local residents over the four months but these were not included in the sample.

## ***Key Informant Interviews***

Key informant interviews were chosen using common sense and included developers, real estate agents, hospital administrators, academics, Udon Thani Chamber of Commerce and various government departments. The majority of these interviews were done in English but a few required the use of an interpreter. Despite several attempts, the researcher was never able to get the higher level interviews in the mayor's and provincial governor's offices.

On one occasion a local interpreter was used and for other interviews Duangjai Boodmala acted as an interpreter.

As an unknown translator had to be used, Jobbins (2004) recommends spending as much social time with translators as you can to "establish true rapport and understanding"(Jobbins, 2004:316). A preparatory meeting with the interpreter was performed for an hour a few days before the interview. My experience with the unknown translator led to several problems as the interpreter had their own agenda and interests which were closely related to my research and may have compromised the interviews.

The use of the unknown translator was intended for a very important key informant interview. Within five minutes of the start of the interview the interviewee received a phone call and cancelled the interview and arranged for me to interview an associate staff member who spoke adequate English. Regrettably the translator continued to translate which likely offended the staff being interviewed.

Interviews were arranged with an introductory letter and list of questions to allow the interviewee to better prepare. Please see appendix "A" for a copy of a letter with

questions. Several interviews required multiple trips to arrange and were often rescheduled without notice.

Interviews that were completed in December 2006 were more refined than those conducted in the summer of 2006 as the researcher had several months to further analyze and think about more questions and gain knowledge into this unexplored topic.

The amenity migration research was not found until after a majority of the field research was completed. If the amenity migration research had been found before or during the research the interview questions would have been different and more focused during the summer of 2006.

Oral confirmation was captured on the MP3 recorder as the translation of the consent form would likely intimidate or scare many people off. The consent form was not considered culturally appropriate for Thailand. Please see appendix 2 for a translated copy of the form into Thai.

### ***Literature Review***

Due to the exploratory nature of this research it was hard to determine all the issues in the initial literature review. Often a conversation or e-mail correspondence would lead the researcher to examine a whole new field of research. Several very relevant articles were published in 2006 while the research was occurring which led me to change my views dramatically. The literature review has expanded several times during the course of this research.

The [www.udonmap.com](http://www.udonmap.com) forum was a key research tool in doing preliminary research and allowed me to answer questions about the IRM population of Udon Thani during and after the research period as well. Other forums such as [www.thaivisa.com](http://www.thaivisa.com),

which is the largest expat forum in Thailand, served as a good way to compare views from the Udon Thani population compared to those in the rest of Thailand.

Research on using Internet forums as a research method is scant and is just beginning to become more popular (Burley, 2002; Clarkson, Joyce, & Tuticci, 2006; Im & Chee, 2006; Mulvihill & Haworth, 2005).

For example, one issue that arose from the use of Internet forums on research on motorcycle riders in Australia, was that those individuals would be much more committed than the general motorcycle rider population (Mulvihill & Haworth, 2005). This may be a moot point for IRM research as all the individuals on these boards would have similar commitment level to the life of a retiree or expat. If anything, Internet postings may signal a higher level of boredom than other retirees or expats. Many of the individuals were part-time residents of Udon Thani or frequent visitors.

The main issue with the Internet forum was that the main posters were likely English speakers and other non-native English speakers would be misrepresented. For example, based on statistics from Udonmap.com, visitors I addresses in Germany are represented minimally. Udonmap.com statistics also did not correspond to immigrations statistics.

## **Chapter Outlines**

This practicum is laid out in five parts. The first part offered an introduction to the questions driving the practicum and methods employed. The second part of the practicum features an extensive literature review while the third part presents the findings of IRM in Udon Thani. The fourth part discusses planning issues regarding IRM and expat populations, while the fifth part discusses the findings and issues arising.

## Chapter 2 - Literature Review

The literature review is intended to give an overview of the literature on IRM and its related fields as they pertain to city planning. The final section of the literature review focuses on Udon Thani, Thailand and research on topics pertinent to the case study. The chapter encompasses the following sections:

- Theories
- Definitions
- International Retirement Migration (IRM)
- Domestic Retirement Migration (DRM)
- Second home research
- Amenity Migration (AM)
- Tourism, expats and globalization forces
- Literature pertinent to the case study of Udon Thani including sex tourism and Thai-Foreign marriages

The first part is a review of the many models and theories related to tourism, amenity migration, and retirement migration that are pertinent to Udon Thani.

The second part gives definitions of IRM and the related fields of second homes, residential tourism and amenity migration.

The third part gives an overview the IRM literature. There are only a few paragraphs of literature on planning for IRM but all the literature is reviewed to give a general sense of this phenomenon.

The fourth part surveys the domestic retirement migration (DRM) literature which shares numerous characteristics with IRM.

Second home research is examined as the fifth part of the literature review as second homes are quite prominent in many IRM destinations.

The sixth part focuses on amenity migration research which is prominent in the planning literature and has many commonalities with IRM destinations. Much of the planning for the IRM section was derived from this research.

The seventh part of the literature review examines relevant tourism literature and the globalization forces.

The eighth part of the literature review focuses on research pertinent to the case study location of Udon Thani, Thailand. Review of literature on the town and the pertinent fields of Thai-Foreign marriages as well as sex tourism are reviewed in this section.

Beside journals and books, the literature review has used numerous web-based and newspaper articles and the use of the [www.udonmap.com](http://www.udonmap.com) Internet message forum as important aspects of the research. Correspondence through e-mails and comments from other researchers in related fields has been included in some cases.

## **Definitions**

International retirement migration - *“Highly selective migration process which redistributes [retired] individuals – and their concomitant incomes, expenditures, health and care needs – across international boundaries.”*(A. M. Williams, King, & Warnes, 1997)

Amenity migration – *“the movement of people for pleasure rather than economic reasons.”* (Chipeniuk 2004:327)

Residential tourism – *“the economic activity dedicated to the urbanization, construction and sale of residential tourist homes that constitute the non-hotel sector”(Aledo & Mazon 2004:26).”*

## **Definition of IRM**

There is no official definition for IRM but Williams, King et al. (1997) definition of IRM above is a good definition and is based on Northern Europeans living in Spain

and Portugal. IRM is different than long-stay tourism as the migrant remains in the same location for several years or returns to the same location each year (Truly, 2002). Out of six studies in Europe, three studies used a minimum stay of three months as the definition while two studies had no minimum length stay while another study used two months as the determinant (Casado-Diaz et al., 2004).

Due to the greyness of the definition of IRM, O'Reilly developed five typologies based on time and commitment to a country expatriates move permanently and identify with living in their host communities with plans to never return (Allan M. Williams, King, Warnes, & Patterson, 2001 citing Karen O'Reilly, 1995) which include:

- Residents are still considered residents in the host destination where they have legal status but will return to home country for a few months a year.
- Seasonal visitors are similar to snow birds as they live in their home country most of the year and go to IRM destination a few months of the year.
- Returners usually make multiple trips a year usually owning second home.
- Tourists.

The researcher did not set an age minimum. In most studies the age is over 50 or 55 years (Casado-Diaz et al., 2004). However, the definition of retirement is changing as people are choosing non-traditional retirement at a much younger age. IRM populations are not pure in regards to age. There are many younger expats in these destinations as well. Though the vast majority are of retirement age many of the younger expats are seasonal workers or working in the new economy via Internet. Others are independently wealthy or on disability pensions which allows them to reside overseas without working. Though the focus has traditionally been on older retirees, a gap in the literature has left out the younger expat population which cohabitates in the same communities.

Further confusion about the definition is found as O'Reilly describes the population in southern Spain as,

“the archetypal post-modern transmigrant...Blurring the distinction between migration and tourism, they migrate, oscillate, circulate or tour between their home and host countries. Some retain a home in more than one place, some work in one place and live in another; others simply move, while others still simply visit. There are peripatetic migrants, seasonal migrants and temporary migrants, and any attempt to categorize their moves fails as the individuals themselves periodically alter their migration patterns and thus their legal status”(O’Reilly, 2007: 281).

## **Tourism, Retirement Migration, Amenity Migration and Theories and Models**

### ***Tourism Models***

Tourism theory is an area of tourism research that has “much critical thought remaining entrenched in an intellectual time warp that is up to 30 years old” (McKercher, 1999:425). Others believe that tourism should not even be considered a discipline or to have theory (Aramberri, 2001).

There are several predominant tourism models which have been developed over the years including the tourist area cycle of evolution, chaos model, and the host-guest theme which are both linear in their approach and do not take into account the complexities of tourism (McKercher, Ho, & du Cros, 2005; Russell & Faulkner, 2004).

The tourist area cycle of evolution (Butler, 1980) was one of the first tourism models developed and is an extension of Doxey’s Irridex Model. Butler broke down the tourist destination development into six stages including exploration, involvement, development, consolidation, stagnation, and decline or rejuvenation. The first stage is the exploratory stage when the first few tourists arrive and limited services are available. The second stage is the involvement stage when local residents begin supplying simple services to the increasing number of visitors. The third stage is the development stage

which is characterized by advertising of the host destination, development of infrastructure occurs which leads to peak visitor levels. The fourth stage is the consolidation stage and occurs when the region's economy becomes mainly tourist-based. The fifth stage is the stagnation stage when carrying capacity is exceeded and artificial attractions replace the original/natural attractions. The sixth stage is either a declining or rejuvenation stage when the host destination loses its appeal and competitiveness in the market, or a resurgence of interest occurs.

Aledo and Mazon (2004) believe the tourist area life cycle can be used for three applications. Those that want to understand the evolution of a tourist destination, those that want to use the tourist area life cycle as a planning or marketing tool, and those that want to use the tourist area life cycle as a predictive tool for a destination.

There has been much criticism of Butler's tourist area cycle of evolution. Critics suggest there are potentially several other stages that can occur after the stagnation stage (Baum, 1998) and the tourist area cycle of evolution "is still widely used by tourologists and planners due to its formulative simplicity and the irrefutability of the expiry of the socio-economic phenomena and processes(Aledo & Mazon, 2004:489)."

Aledo and Mazon (2004) believe that there are two main reasons for applying the tourist area cycle of evolution to residential tourism. The first is the social and economic parallels to this model and the second is because residential tourism often occurs in the economic decline stages of the model.

Doxey's Irridex Model determined the four stages of irritation: euphoria, apathy, irritation and antagonism that are reflected by host communities as the negative impacts of tourism are exacerbated (Doxey, 1975). There could be ties between Florida's (2004)

tolerance index to the irridex model in regards to IRM which will be discussed in later chapters.

The second tourism theory is the host-guest theory that looks at relationships between hosts and guests based on three principles. The first is that the host will offer protection to the guest. Second is that reciprocity recognized that the guest may become host in the future. And third is that responsibilities on both sides must be met. Aramberri (2001) believes, due to the pervasive commoditization of tourism, this theory no longer applies.

A more recent theory of note is McKercher's (1999) chaos approach to tourism. McKercher compares the complexities of tourism to how an organism operates. Due to the complexities the relationships cannot be fully understood. The chaos model tries to understand the non-linear relationships between groups by looking at the interrelations among nine major elements. These include the traveler, arrival transportation, the considerations in coming to the host community, the internal tourism community, external tourism agencies, other tourism-related externalities, non-tourism related externalities, outputs from the system and the rogues or chaos makers who individually can change a destination (McKercher, 1999:429).

We can see a few of the chaos model elements represented within Udon Thani as a few of the international retirees and expats are entrepreneurs in the tourism and IRM industries such as real estate, owning pubs and restaurants.

Entrepreneurs are important to the development of tourism destinations and will play a major role in the path that any destination wants to follow (Russell & Faulkner, 2004). One could argue that, in Udon Thani, the lack of a natural or amenity based

tourism economy makes the town an anomaly and does not make this model so relevant. Because of similarities between tourism and IRM, an argument can be made for it.

### ***Retirement Migration Model***

Litwak and Longino's (1987) elderly migration model concerns three forms of migration with older adults which occur: when they retire, when they face moderate levels of disability and when they face major levels of disability. Litwak and Longino's model of retirement migration finds that this occurs with primarily younger, healthier, wealthier individuals coming from healthier marriages.

A retirement migration model was developed which is similar to the tourism area cycle of evolution. The elderly-migration model was developed by Rowles and Watkins (1993) and was based on the development of retirement communities in three small Appalachian communities (Rowles & Watkins, 1993). The first stage is emergence when the community first attracts retiree migrants and increased usage in social services and infrastructure is noticed.

The second stage is the "recognition and restructuring" stage which is the best stage for proper planning to take place to ensure that the community benefits from aging migration.

"Saturation" is the stage where the community reaches a point when retirees will no longer be beneficial to the community. The final stage is "new concerns" which occur as the migrating population continues to age which leads to problems as there is increased pressure on social infrastructure.

The new concerns stage from the retirement migration model may not be applicable to IRM, based on statistics from southern Europe which find that return is

common when illness or tragedy strikes retirees (Hardill, Spradbery, Arnold, & Marrugat, 2005). Primary reasons for returning to their home country are primarily related to better health service.

However, research into Spain cements the new concern phase as Mazon has found that many of the coastal towns now face a heavy financial burden from aging retirees and poor development practices (2006). In Spain, the older IRM population has become a burden on some communities' health system as aging populations use medical services more (Dwyer, 2000; Hardill, Spradbery, Arnold, & Marrugat, 2005). Under bilateral reciprocal agreements in the European Union, people are entitled to medical benefits in their host countries.

Even though the Rowles and Watkins model was intended for intra-national migration in the United States, there are applications for IRM and my study will further examine the utility of the elderly-migration model.

A comprehensive literature review of natural-led development and rural planning found that “regional typologies that characterize and help define natural and recreational amenities will necessarily require further refinement and empirical testing to develop useful conceptual amenity-based models consistent with current theories of rural development (Marcouiller, Clendenning, & Kedzior, 2002:518).”

This is consistent with Stewart's (2000) model that examined the personal decision in migrating to a destination and follows five steps.

“The migration process can be conceptualized as one that progresses through stages representing increasing levels of familiarity with and commitment to a chosen place. Multiple residences and multiple attachments literally widen one's horizons. Through the years, one can gradually shift the focus of one's life from place to place, using vacations and second homes as trial residences, building a sense of community and familiarity before migrating(Stewart, 2000:373).”

This model may be discounted though as a Colorado survey found that 11 per cent of second home owners plan to retire to their second homes in the Colorado region (Venturoni, 2004).

For seasonal migration leading to permanent migration, a Florida study found that with one in four migrants, a seasonal move led to a permanent move between 2000 and 2003 (Smith & House, 2005).

### ***Amenity Migration Model***

The natural amenity index examines how climate, topography and water area impact rural population change in a positive way, and those “rural counties that specialize in recreation or attracting retirees have considerably higher rates of population growth than other rural counties (McGranahan, 1999 citing Beale and Johnson, 1998).” McGranahan’s natural amenity index found that 70 per cent of retirement counties are ranked in the quarter of counties with natural amenities (McGranahan, 1999).

A natural amenity rush formula was developed for Alberta’s amenity communities by Robinson and Stark (2006) that factors in the boomer bulge, environmental and cultural values, the global economy and cultural change and the strong economy as the chief reasons for the rapid growth in communities (Robinson & Stark, 2006).

Though not a published or peer reviewed model, Ireland (2006) writes about the gentrification, community response and public policy process in mountain resort communities. The first stage is the most undesirable properties in appearance that usually serve the least powerful members of the community are displaced. Decision makers are

usually from a different class than these people so are usually unaware of what is occurring.

The early stages of the transformation to a second home dominated community usually are favorable as they are more tangible as property prices rise and underutilized land uses are put to better use and improved(Ireland, 2006).

The negative impacts begin appearing slowly as low margin businesses are displaced by stores serving higher market customers. Increased traffic occurs as long-term residents and employees are forced to move further away. Traffic remedies, historic preservation attempts and design guidelines are some of the attempts to correct the problems that may lead to further entice amenity migrants(Ireland, 2006).

Locals may realize a change in character as mid-level professions are forced to leave the communities and the local media picks up the story(Ireland, 2006).

## **Review of IRM and Related Fields Literature**

Though research into planning for IRM is limited the research becomes more substantial when the other related fields are included. Second home research was prevalent up until the mid-eighties and has become more popular in the last few years with the recent publication of a few books. Amenity migration and residential tourism have both had some very recent and relevant research in regards to planning for IRM and will be cited heavily in this practicum.

As for amenity migration planning research, Chipeniuk has had the most relevant research which examined amenity migration in mountainous North American communities. Amenity migration research is pertinent to Udon Thani and much of the amenity migration planning advice which was intended for Canadian mountain

communities has been applied to the Udon Thani case study (Chipeniuk, 2004, 2005, 2007). These areas will be expanded on more in later sections.

## **Review of IRM Literature**

International retirement migration (IRM) is closely related and in the case of Udon Thani, Thailand and most other locations occurs simultaneously with amenity migration (AM), long-term tourism, residential tourism (RT), and second homes. One would be hard pressed to find a pure case study location for any of the topics. In this practicum the different terms will be used in the context of the research they are cited from.

There has been an increase in the number of older adults looking to retire either seasonally or year-round to locations in other parts of the globe. As the baby boomers begin retiring the actual number and percentage of retirees in these communities will rise (Migration Policy Institute, 2006).

There are four factors that have led to a rise including increased life expectancy, earlier retirements, increased tourism experiences and rising post-retirement incomes and pensions (A.M. Williams, King, Warnes, & Patterson, 2000).

Besides economic and demographic reasons there are many other factors influencing the future of retirement migration such as the phasing out of inheritance taxes, more competition for the retirement migration market, stability of pensions tied to the markets and the great diversity of baby boomers (W.H. Haas III & W. Serow, 2002).

Reasons for Americans retiring to Mexico were found to be “financial circumstances, the natural environment, a sense of community and friendship, and a better quality of life” (Sunil, Rosas, and Bradley, 2007:489).

Bozic (2006) sums up current IRM research by finding that,

“the researchers, drawn mainly from population and social geography, social gerontology and sociology, have focused on the geographical distribution of international retirement migrants, their motivations, social circumstances and integration with local populations, and the health and welfare outcomes. Recent contributions have, however, begun to explore other aspects of the IRM phenomenon, particularly processes of transnational identity formation, the mental construction of home, Heimat and community, and the meaning of supra-national (i.e. European Union) citizenship” (Bozic, 2006).

Prior to 2005 all IRM studies took place in Southern Europe or Mexico. Since then research is expanding geographically with a few studies occurring in new emerging destinations. Since 2005 there has been research examining Japanese IRM (Shinozaki) and Panama (McMatters, 2006; M. R. McWatters, 2006; Migration Policy Institute, 2006).

Surprisingly, very little of the IRM research has examined how host communities have been impacted by IRM and only the most recent discuss planning implications.

Commonalities between IRM in southern Europe and Southeast Asia include rich amenities and different cultures. In areas of Thailand it appears that developers are driving IRM and the second home market similar to the way IRM occurred in Spain. IRM is often developer driven (Mazon, 2006).

Part of the reason for a lack of research in IRM is that statistics and definitions vary widely among countries and jurisdictions making it difficult to perform research (Casado-Diaz et al., 2004; Williams et al., 1997). Statistics are further difficult to obtain because pension checks and medical insurance play an important role in IRM, and many migrants may disclose false information that will best benefit them when doing a survey.

Terminological issues in the literature include definitions, such as residential tourism, seasonal migration, second homes and long-stay tourism which are all commonly used. Residential tourism is the most common definition stemming from Spanish speaking countries. There are no clear and recognized definitions and it appears to stunt research as some research is missed.

Domestic second home research is abundant and is comparable to international second home research (Williams et al., 1997). This has changed slightly with the recent publication of three books on the issue of second homes in Europe. While the majority of chapters are based on domestic second homes there are still some chapters devoted to international aspects of second homes from within Europe. Second home tourism is on the edge of what is considered tourism research (Muller, 2004) and may actually fit more in the field of IRM. Governments tend to keep better statistics on second homes therefore it is often easier to research than IRM (Muller, 2004).

Tourism and visitation are important to IRM as there are theories that visitation of a destination leads to the eventual migration (Longino, Perzynski, & Stoller, 2002; McHugh, 1990; Williams & Patterson, 1998) A study in the Algarve region of Portugal found that 80 per cent of British retirees had a previous knowledge of the region from a vacation there (Williams & Patterson, 1998).

It is also found that IRM will lead to an increase of other types of tourism such as “visiting friends and relatives”(Allan M. Williams, King, Warnes, & Patterson, 2001).

Williams, King and Warnes (1997) found that lifetime expatriates were hard to classify as many of the lifetime expatriates in southern Europe had careers in multinational corporations and civil services and never had true home destinations. This

has several parallels to IRM in Thailand due to the high numbers of NGO workers in Bangkok which acts as a base for Southeast Asia.

Heritage districts are popular IRM destinations as a growing number of newspaper articles are focused on selling real estate to international retirees (Alegria & Kraul, 2007; Janssen, 2007b). Heritage research has only received the scantest of mentions in the research which stems from amenity migration and second home research. Heritage aspects has been mentioned positively (Moss, 2006a; G. Visser, 2004).

The largest impacts of IRM and related fields are the economic impacts (Migration Policy Institute, 2006; A.M. Williams et al., 2000). However, daily expenditures of the IRM population are lower compared to tourists. The primary economic impacts may be from the construction of houses. In the case of Spain there is now concern as health care costs of aging retirees become an economic burden on the health care system (Hardill, Arnold, & Marrugat, 2005) and unplanned developments have put cities on the brink of collapse (Mazon, 2006). In Torrevieja, a town dependent on IRM and residential tourism the average debt per citizen is €1,105 compared to €361 per citizen in other towns of the Valencia Region (Aledo & Mazon, 2004).

Mazon's (2006) research also determined that residential tourism is primarily developer driven. Aledo and Mazon's (2004) earlier research determined seven main characteristics of residential tourism:

- Large fluctuations in seasonal populations. In Torrevieja this equates to 125,000 in the winter and 500,000 in the summer.
- There are few complimentary activities to help develop the tourism potential of the areas. Golf courses are the primary development.
- No control mechanisms are in place to market the community as a tourism destination.
- Peak season residents are very loyal to their residents as they want to recoup their investment.

- There is a low turnover of tourists and per day expenditures are less than regular tourism.
- Towns become dependent on development for their urban finance funding. Local authorities and developers perceive planning as a deterrent.
- There is a tremendous environmental impact in most residential tourism towns.

Research has also found that an inflow of IRM and existing older adults on the Spanish coast are driving property prices higher (Anderson, 2002).

Pension reforms in the EU will also have an economic impact on host destinations in the future as the “socio-legal status of amenity seeking retirement migrants seriously compromises their rights to social assistance benefits when resident abroad (Dwyer & Papadimitriou, 2006).” For British retirees living abroad their pensions are static and do not appreciate with inflation (The Telegraph, 2002) which means as British retirees age their economic benefit will be reduced.

During the development of a strategic community plan for Boquete, Panama in 2003 one of the major issues that locals had about the first master planned gated community was that the architectural style were very different from the local style of architecture (Roloff, 2003). This was not remedied and with eight master planned retirement communities in 2005 the vernacular was still not being represented and large trophy houses were being constructed (M. R. McWatters, 2006).

Legal rights of retiree migrants are becoming a growing issue and issues of land ownership, medical rights and pension can all play a role in where a person will choose to retire choosing the country where the laws and social services are most favorable. “Both the quality and quantity of social resources are variable, and retired migrants show considerable skill in managing their individual situation (Ackers and Dwyer, 2004).”

## ***Environmental Impacts of IRM***

None of the IRM research has examined environmental impacts but this is found in residential tourism (Aledo & Mazon, 2004; Mazon, 2006), amenity migration (Chipeniuk, 2004) and recreational homes (Gartner, 1987) research which has found almost exclusively negative impacts.

Environmental impacts are very hard to determine due to the current scale of IRM and AM. Again, the impacts usually begin to appear after it is too late. In the case of the Costa del Sol in Spain, environmental impacts have been very large due to uncontrolled development (Aledo & Mazon, 2004; GARCÍA, POLLARD, & RODRÍGUEZ, 2000; Mazon, 2006) and include;

“landscape degradation, reduction of local biodiversity, deforestation and the increase of forest fires, the loss of vegetation, erosion and desertification, the increase of edaphic, acoustic and water pollution, both of superficial and subterranean waters and the eutrophication of the continental waters (Aledo & Mazon, 2004).”

The two main development issues are increase in concrete which increase urban water runoff and the sprawling low density developments (Aledo & Mazon, 2004).

It is suspected that retirement development in the Lake Chapala region of Mexico has contributed to lower water levels in Lake Chapala. In Trudy's dissertation on retirement migration in the Lake Chapala district, he writes that

“while perhaps not a causal agent, the increased development since 1996, particularly around Ajijic and San Juan Cosala, concern many due to the lack of development guidelines regarding water usage. The increasing affluence of today's international migrant has also meant larger homes, swimming pools, and expansive gardens, all which put pressure upon the area's resources”(D. J. Truly, 2001:68).

The primary reasons for the reduction in water is not IRM but include the destruction of wetlands between 1904 to 1909, intense and inefficient irrigation practices and the state of Jalisco's rapidly growing population which rose from 4.3 million in 1980 to 6 million residents in 1995 (von Bertrab, 2003).

In Lake Chapala and other retirement destinations, there are numerous examples of NGO's having international retiree members. In the case of Lake Chapala, many international retirees volunteer for numerous programs to help protect Lake Chapala. The retirees with their English skills and past work experience as lawyers and other professions are valuable tools for local environmental NGO's. Due to the economic benefit of Lake Chapala the towns surrounding the lake have very active environmental organizations trying to save the lake as their town's economy depends on it.

A new planned island retirement development in Panama has started a foundation with a mission statement that "invests in broad collaborations within the local community to help ensure that growth is culturally sensitive, including values of education, eco-tourism, and strategic planning (Red Frog Foundation, 2005)." There is a push to involve retirees into volunteering and donating for projects. Large donators can help preserve parcels of land. The developer will build 1200 homes on 1700 acres of which only 30 per cent will be developed to retain the natural amenity of the island. With the development of a golf course on the island, one must wonder just how environmentally minded the developers really are.

There have been many "how to retire abroad" publications written in the past few years. A few of these books have small sections on volunteering (Emling, 1996; Knorr, 2001). Most of the volunteering promoted is teaching English but the Costa Rica section

of a book has some environmental organizations. This is possibly due to Costa Rica's position as a leader in nature-based and eco-tourism which would have a factor on the type of retirees choosing to migrate there.

Using Truly's (2002) matrix (see chapter on types of IR migrants), the rapid growth of the "importing a lifestyle" migrant should be an environmental concern to the host communities. These are the retirees that enjoy their North American unsustainable lifestyles including single family detached houses and prefer to shop at large big-box stores such as sprawl encouraging Walmarts, Costcos and Targets rather than using centrally-located smaller locally owned local shops. Popular retirement magazines commonly mention in their articles which foreign chain stores are located in towns. The articles often mention the fact that lifestyles are nearly the same as back home in the United States.

An article from *Where to Retire* magazine focused on San Miguel, Mexico where there have been strict architectural restrictions since 1926. Unlike other articles in this publication, this article focuses on the charm and architecture of the town. "San Miguel's resident foreign community long ago established the town as a refuge from the commercialism of American suburbs" (Reavis, 2006:204).

San Miguel may now likely face issues of Americans buying second homes in San Miguel. This has likely pushed the local population further to the outskirts of town and increase reliance of transportation infrastructure as people must travel further to work. Local stores will also be affected as densities will decrease in the downtowns population leading to many businesses moving outside of the core area.

In the case of Los Cabos, Mexico, “these new residents are used to a certain level of service, which has opened new markets for “big box” retail stores” (International Community Foundation, 2006:46).

### ***Types of IRM***

There have been two main studies that have tried to break down migrants into categories, with Gustafson (2001) looking at Swedish retirees in Spain and Truly (2002) looking at IRM in the Lake Chapala area of Mexico.

Based on interviews with Swedish retirees spending their winters in Spain, Gustafson (2001) determined that there were three primary types of transnational lifestyles. They were *translocal normality*, *multi-local adaptation* and *routinised sojourning*.

Gustafson also found that there are two mobility types. Older adults with the first type, *modest ideals of mobility* generally associated mobility with life, health, and activity. Other terms associated with modest ideals of mobility were variation, avoidance of boredom, newness, new perspectives and open-mindedness.

The second type of mobility type, *advanced ideals of mobility* was associated with imagination and freedom, initiative and courage, excitement and adventure.

*Multi-local adaptation* retirees are able to easily adapt to other cultures. Often retirees make an effort to learn the local language and many are fluent. Retirees will watch Swedish television and have many Swedish friends but will associate with the local Spanish population. They have advanced ideals of mobility. The multi-local adaptation retirees have a strong sense of multiple place-attachment and enjoy the cultural differences between the places.

*Trans-local normality* retirees have a low degree of cultural adaptation. They prefer the Swedish aspects of their Spanish community over the Spanish aspects and are often viewed as close-minded by the *multi-local adaptation* retirees. They have a modest ideal of mobility and a strong sense of multiple place attachment.

*Routinised sojourning* retirees have little multi-local adaptation as they only have place attachment to Sweden. There are variations though as two males strongly felt to be more at home in Spain than in Sweden. They do not mind being referred to as tourists and often describe themselves as temporary visitors. During interviews they often downplayed instances of cultural differences.

Research on international migration in the Lake Chappalla region of Mexico (Truly, 2002) broke international retirees into three or four groups: the “*traditionally negatively selected*” migrants who are dissatisfied with their home country and were attracted to the host community culture; the *positively selected migrants* that were satisfied with their home country and attracted to the culture of the host community; the third type of international migrant is the “*importing a lifestyle*” migrant which is the newest type of migrant in the Lake Chapala area. This group is content to live like they did in their home county, while primarily ignoring the local culture.

Truly’s matrix includes a fourth quadrant that Truly believes are those that refused to partake in his study. This quadrant most likely describes the expatriates of the area who are dissatisfied with their home country and primarily ignore the local culture. This group is often reclusive which may be comprised of retired military. Based on preliminary web message board (UdonMap.com, 2006) research of IR migrants in Nong Khai, Thailand, many international retirees fall into this group as they are described as

“*reclusive.*” Due to Nong Khai’s proximity to the former US airbase at Udon Thani there may be several retired US army personnel which fit the description of Truly’s fourth quadrant of recluses in Udon Thani as well.

According to a Wall Street Journal article there are three types of retirees. The retiree that “*stays at home,*” the retiree that *moves*, and a third type of retiree that is referred to as the *nomad*. This retiree will move several times every few years during their retirement (Greene, 2007). Though this article was based on domestic retirement there may be implications for IRM as well.

Recent research on differences between British, Scandinavian and German retirees in Spain examined differences based on surveys. The main differences were found to be age and socio-economic aspects between the nationalities which conformed the view of diversity amongst IRM populations (Casado-Diaz, 2006).

### ***Reasons for IRM***

Reasons for the rapid increase in IRM include spreading affluence, increased home ownership, earlier retirements, higher education levels, increased life expectancy, changes in the life course, faster and cheaper international flights and the spread of telecommunications (Casado-Diaz et al., 2004) Research on Scandinavians found the primary reasons for moving to Spain were factors such as “climate, economic issues, health reasons and life cycle issues” (Anderson, 2002). Research into retired Americans migrating to Mexico found the main reasons to be “financial circumstances, the natural environment, a sense of community and friendship, and a better quality of life” (Sunil, Rojas and Bradley 2007:489).

In Paris, around a quarter of Paris residents migrate when they retire. The three main reasons were the preference of peace and quiet found in the rural areas, to be close to their children, and to move to amenity-rich areas such as the coast. These patterns have been found in European IRM research (Williams et al., 1997). Gustafson found that the health effects of the southern climate affected migrants' attachment to place in Spain (Gustafson, 2001).

Research finds that the main factor for IRM is amenity search (Casado-Diaz et al., 2004; Dwyer, 2000; Gustafson, 2002; Truly, 2002) and lower living costs (Coates, Healy, & Morrison, 2002; Truly, 2001; Warnes, 2001). Other factors include cultural and societal differences as well as fiscal and tax benefits which can sometimes make IRM more attractive than domestic retirement migration (Williams et al., 1997).

Research found that previous vacation travel to an area can lead to future retirement migration in the same area (McHugh, 1990) and that migration and tourism and becoming interlinked in society (Haug, Danh, & Mehmetoglu 2007). This may be changing with traditionally non-mainstream tourist destinations now entering the IRM market, including Panama, Bolivia and other Latin American destinations where perhaps the initial visit is leading to the purchase of property or property is being purchased sight unseen. Even retirement migration professionals recommend that potential migrants visit a place a few times before making major decisions (McCormick, 2006).

IRM occurs mainly with couples in their sixties. A study of nine southern European locations found the average age of the retirees was 66 years (Casado-Diaz et al., 2004).

In Europe, the majority of international retirees are middle to upper class but this depends on location. Cheaper apartment districts in Spain and Malta attract lower-income groups (Casado-Diaz et al., 2004). Canadian retirees to Mexico are primarily less well off than those Canadian retirees who chose to retire in the southern United States (Coates et al., 2002).

One of the sadder sides of IRM is when couples or individuals must unexpectedly return to their home country. This is usually quite sudden with the main reasons being a death, health-related problem or financial problems (Casado-Diaz et al., 2004). In the case of Udon Thani, based on the [www.udonmap.com](http://www.udonmap.com) forum there is speculation that the average retiree only lasts around two years before returning to their country of origin.

Recent research on emigration in the Netherlands found “that perceptions of the quality of life as defined by the public domain are also important in explaining international migration (Dalen & Henkens, 2007:9).” The research focused on three aspects of the public domain including societal problems, environmental problems and shortcomings in institutions. Retirees from the Netherlands were found to be less likely to emigrate compared to younger cohorts. The primary reasons behind this were family as a retaining factor and many retirees do not move permanently but rather only a few months of the year.

### ***Medical Issues in IRM***

Since the early 19<sup>th</sup> century the British have migrated “in quest of physical health, mental diversion, and rejuvenation of spirits and stamina” (Jankovic, 2006:271) to the warmer climates of the Mediterranean.

Health is a primary issues surrounding IRM and can impact local medical resources in both positive and negative manners. Rodriguez finds that the “economy based on service provision to the elderly by the municipal authorities (and others), which are, thus, becoming increasingly involved in caring for the elderly” (Rodriquez, 2001:60).

One of the largest issues in the future will be the transferring of medical insurance such as Medicare in the United States. The advantages of allowing medical benefits are good for everyone as costs for Medicare are reduced, greater options for retirees, and host nations would receive a rise in their health care expenditure ("The Americas: Go south, old man; Retiring Americans," Economist 2005). There has been a push to allow American's to claim Medicare funding across the border in Mexico (International Community Foundation, 2006b).

In 2006, a Delegate to the West Virginia State legislature introduced a bill to the State Legislature that would encourage state employees to travel to countries such as Mexico and Thailand to receive their medical treatment. Employees would receive a portion of the state's savings as well as be able to deduct all trip costs (Turner, 2007).

In the case of the border region of Baja California, Mexico, for many American's may be “at least part of the attraction is the proximity to San Diego and the availability of U.S.-based health care just across the border” (International Community Foundation, 2006b:10).

### ***Gender Issues in IRM***

There has been no research specifically on female IRM and what causes different genders to retire internationally. Karen Blue in her book *Midlife Mavericks: Women*

*Reinventing Their Lives in Mexico*, a collection of women's stories about retirement in Mexico, gave themes such as small financial savings, recent divorce, death of a loved one and just a general change in lifestyle (Blue, 2000). Proximity to family also appears to be a major influence on North American women choosing to retire to Mexico.

Gender issues usually only comprise a paragraph or two in the studies. This is similar to tourism studies, where women remain on the margins (Pritchard, 2004). Most of the research mentioning women is from domestic retirement migration research within the United States, but some parallels can be made to IRM.

In tourism research, Pritchard argues that “through greater engagement with gender and sexuality and gender-aware approaches, we can arrive at a richer and more complex understanding of tourism epistemology and ontology” (A. Pritchard, 2004: 322). The tourism researcher must find new ways to look at gender issues in tourism as “currently dominant masculine and essentialist philosophy has influenced the topics defined as legitimate areas of tourism study” (A. Pritchard: 2004:322).

Even though IRM and tourism represent different areas of study they do share many commonalities. One commonality is that the majority of IRM research is very male-dominated.

Research on the dispersal of IRM has found that there are higher levels of females receiving pensions overseas from the British and German government. Some reasons for this are that the women may be widowed, single or divorced, and choose to move closer to relatives and friends who migrated at an earlier stage. Though not a direct indicator of IRM, in Germany nearly twice as many women are receiving pension checks overseas than men (A. M. Warnes, 2001).

The same study found that the average age of UK pensioners retired overseas was 74.2 years for women and 73.8 years for men (A. M. Warnes, 2001).

Domestic migration is twice as high for widows the year after a spouse's death as the year before and declining rapidly thereafter. Widowers will be unlikely to migrate five years after the death (Chevan, 1995). Though this research is focused on domestic migration the research could be applied to IRM as many of these women may choose to live in international locations. Research in Netherlands found that widows of all ages were less likely to emigrate from a high income country to a low income country (Dalen & Henkens, 2006).

A review of nine IRM research projects in Europe found that based on age and marital status both men and women were below average financially. Social care and support was high especially for reluctant female migrants and socially isolated widows (A. M. Warnes et al., 2004). There are many cases where IRM has led to widows being isolated and without money. In the UK the organization Age Concern, which helps older adults in need, helped start Age Concern Espana which relies on voluntary help of British residents in Spain to deal with English retirees in need in Spain (Hardill, Spradbery, Arnold, & Marrugat, 2005).

In general, with married couples, the men are the primary decision makers concerning IRM decisions. During interviews, it was found in European studies that three times as many women spoke of their husband's wishes to migrate than vice-versa (Dwyer, 2000).

When IRM occurs with couples, it is common that return migration will occur when one of the partners gets ill, sick or passes away. No research examined which

gender is ill most, but with society in general men will die and become ill at a younger age. The research that gives examples of women having troubles because of the death of their husband is more prevalent than the other way around (Hardill, Spradbery, Arnold, & Marrugat, 2005).

The impact of caregiving on travel patterns found that there was a definite impact. Of the thirteen interviews, 85 per cent of caregivers were female and 62 per cent were looking after their spouses. The research found that care-giving had a negative affect on travel behaviors because of physical, social and emotional barriers (Gladwell & Bedini, 2004).

In San Miguel, Mexico unofficial numbers find that women outnumber men by a 70 to 30 ratio (Wente, 2007). The female IRM in San Miguel are described as,

“menopausal women who dress in a style known as the full Frida, which features colourful peasant dress, giant hunks of turquoise jewellery and long hair braided down the back. They all do art. The art is awful. But no one can doubt that they are expressing themselves the hilt. Nor must they suffer for it the way Frida did” (Wente 2007:A21).

Interestingly, international retirees in Mexico have been found to have divorce rates of close to 75 per cent (Otero, 1996). Otero believes that this leads to some retirees performing volunteer work with children and supporting Mexican children’s education as a way of compensating for family.

In the case of Baja California Sur, Mexico, domestic violence has increased due to increased levels of drugs and alcohol which has been an offshoot of the tourism, IRM and second homes that have increased in the area (International Community Foundation, 2007).

## ***Planning for IRM***

“While the most obvious policy implications of international retirement and migration are in the health and welfare arenas, there are also challenges for other policy areas, such as spatial planning. Such migrants contribute to changes in the built forms in cities and rural areas, mainly through shaping demand for housing (and, to a lesser extent, through requirements for collective facilities) (Anthony M. Warnes & Williams, 2006:1269).”

Aledo and Mazon’s (2004) research is among a few studies that have examined planning aspects of IRM in any detail. In many international destinations resources for planning are often limited. Proper planning is further reduced by understaffed and underfunded planning offices in many developing countries.

IRM shares many of the aspects of residential tourism which is often uncontrolled growth, primarily developer driven and is seen as quick money for towns (Mazon, 2006). In Costa Blanca, Spain, “many towns have reached a situation of urban collapse” (Mazon 2006:89) due to the uncontrolled growth of residential tourism. However, developers are not the only ones to blame and should share responsibility with elected officials who allowed such growth (Mazon, 2006).

In the case of Torrevieja in Spain,

“these urban dynamics have generated an urban morphology that lacks unity, is isolated and of poor quality. Erroneous and deficient town planning at both touristic and urbanistic levels has led to this situation. The guidelines set out in the General Plans for Urban Planning(GPUP) of 1973 and 1986 have been ignored and 28 partial plans have been drawn up – from the 1986 PGOU up until 2000, which incorporate new land, not included in planning, to the constructed land, without attending to the required development of services.(Aledo & Mazon, 2004:32).”

Mazon finds that the lack of planning has led to many serious effects in Torrevieja including:

- A lack of a model for the town as current planning is reactive.

- Traffic planning was done improperly as roads followed the construction of housing developments.
- The sea coast is dominated by tall buildings with no public lands owned.
- Local services not designed or able to keep up with the high influx of high-season residents.
- Increases in crime which gives local residents a feeling of lack of security.
- Combined the town has received a bad image and tour operators are looking for new locations.

Along the Costa Bravo portion of the Spanish coast,

“The traditional tourism industry is suffering today from the consequences of an historical uncontrolled and unplanned growth which has generated benefits in the short time, with absence of care for the natural and cultural heritage, and based on products of medium or low quality (Sardá, Mora, and Avila 2005:305).”

Even though the new coastal management plan for the Costa del Sol does include 6 meters public access and a 100 meter buffer zone where only low rise buildings can be constructed the 1988 plan is limited as most of the coast was already built up allowing the integrated coastal plan limited success (GARCÍA et al., 2000). Attempts to introduce nature preserves are limited with only one zone being suitable due, again, to the amount of development that has already occurred. The coastal management plan went from being negligible to being among “the most respected in world terms” (GARCÍA et al., 2000:232). Unfortunately, these changes occurred after most of the coast was already developed.

In Loreto, Mexico, issues with water management has led to a carrying capacity of only 30,000. This will lead to future “impacts on energy use, marine resources, and existing residents must be considered before further growth is contemplated. Local citizens have become increasingly engaged in this discussion” (International Community Foundation, 2006:34).

Social issues may be caused by IRM. In the case of the Baja California Sur, Mexico, Mexican migrants moving for work make up over 30 per cent of the region's population and will lead to issues in the future if no planning is done (International Community Foundation, 2006). This leads to impacts such as in La Paz, Mexico where,

“the uncontrolled growth comes from the strong attraction of migrant population to the capital. The resulting disorderly expansion is mainly in areas unsuitable for human habitation, including arroyos and flood plains, generating not only a negative impact on the environment and on living conditions but also creating otherwise preventable public safety risks to those ultimately living in these squatter settlements” (International Community Foundation, 2006:34).

Recently, a large US developer in Mexico has teamed up with the state tourism department to construct a 6000 unit gated development with prices ranging from \$280,000 to \$1,000,000 condos and houses (Dunham, 2006). These developments would attract the “importing a lifestyle migrant” as defined by Truly (2002). They are exclusive and segregated communities that do little for local economic development. Unfortunately, there is no readily available information available on community planning in these areas.

According to Mike Davis, planning for IRM in Baja California, Mexico is changing to much larger scaled developments concerning IRM and its related fields,

“The next step in the late-colonization of Baja is the "Escalera Nautica," a \$3 billion "ladder" of marinas and coastal resorts being developed by FONATUR that will open up pristine sections of both Mexican coasts to the yacht club set.

Meanwhile, *The Truman Show* has arrived in the picturesque little city of Loreto on the Gulf side of the peninsula. There, FONATUR has joined forces with an Arizona company and "New Urbanist" architects from Florida to develop the Villages of Loreto Bay: 6,000 homes for expatriates in colonial-Mexico motif on the Sea of Cortez.

The \$3 billion Loreto project boasts that it will be the last word in Green design, exploiting solar power and restricting automobile usage. Yet, at the same time, it will balloon Loreto's population from its current 15,000 to more than 100,000 in a

decade, with the social and environmental consequences of a sort that can already be seen in the slum peripheries of Cancun and other mega-resorts”(Davis, 2006:web).

The Wall Street Journal writes that the trend in Mexico is developers increasingly taking advantage of the trend, building gated communities, condominiums and golf courses”(Allen, 2006:web).

Using an Alternative Futures planning approach, a study was conducted on the Loreto region of Baja California Del Sur, Mexico simulating 25 possible future directions the region can follow in the future.

“Rather than producing a single recommendation, this approach produces a set of well-developed Alternative Futures that can help local stakeholders to assess the strengths and weaknesses of each of the policy choices inherent in the scenarios. An advantage of this approach is that it models the consequences of a range of choices that decision-makers face today, rather than creating a single vision for the future of Loreto” (Steinitz, 2005:8).

Though past tourist developments in this region were unsuccessful the emergence of the area as a second homes and IRM destinations will dramatically shape the future of the region as above quote by Mike Davis emphasizes. The Alternative Futures approach found that future of Loreto is one “which the environmental and economic outcomes are correlated; if planned for and located properly, economic and environmental outcomes are not in conflict” (Steinitz, 2005:42)

Existing tourism destinations that are in the declining stages of Bulter’s tourism life cycle model may consider redeveloping themselves as an IRM and second home destination as could be occurring in Phuket, Hua Hin and Pattaya in Thailand.

Australia’s Gold Coast is a mature destination entering the stagnation stage of its lifecycle and a tourism plan was required to redevelop the region taking into account that amenity migration were moving to the region. Planning on the Gold Coast realized that

ad hoc tourism development has not worked in the past and a more integrated approach is required due to the complexities involved in the Gold Coast's development (Faulkner, 2002). Other issues with tourism development are poor communication between government departments that play a role in tourism development, such as urban planning dealing with the influx of amenity migrants.

The *ad hoc* approach to tourism planning may fix immediate problems but it leaves the destination vulnerable to future decisions. "A strategic approach is necessary, with the longer-term implications of today's decisions being considered, in conjunction with a systematic development and assessment of future scenarios" (Faulkner, 2002: 484).

Though Rotoff's (2003) work on a strategic plan for Boquete, Panama occurred just at the beginning to the IRM boom. Rotoff finds the following general characteristics of planning in Latin America which any planning would have to take into account (Rotoff 2003: PowerPoint slide 25):

- Authoritarian Government tradition; great reliance on central government;
- Planning top down;
- Municipal Government politicized;
- Excessive reliance on legislated norms & standards;
- Public indecisiveness and/or apathy.

Public participation is virtually non-existent in the literature on planning for IRM and its related fields. One article has examined public participation in the case of residential tourism in the province of Alicante, Spain. The research found that based on the process of public workshops, the three issues found were social representation, the academic legitimacy of the process, and the non-academic utility of the project (Noguera et al, 2007). The paper did not examine the greater issues of representation of foreigners

included as participants which will be an issue especially in the European Union where IRM population are allowed to vote as well and will be a political force in the future (Crawford, 2007 and Rodriguez, 2001). One issue in Spain and likely shared by other IRM host countries is that public participation for urban planning is not mandated by the law. In the case of Spain it was found that urban developers were least likely to have civil society represented in the decision making process (Noguera et al, 2007).

### ***International Retirement Migration Policy***

International retirement migration destinations are relaxing guidelines to draw the lucrative retiree market to their countries. In Mexico, foreigners are denied the ability to own land within proximity to borders or the coastline and have to purchase land through a Mexican partner or a *fideicomiso* which is a trust run through a Mexican bank that has to be renewed every 50 years (Dunham, 2006).

The power of the international corporations in development of international retirement destinations in Mexico has relaxed laws to accommodate the need for foreigners to own land outright. NAFTA (North American Free Trade Agreement) has contributed to relaxed regulations in Mexico and one could speculate that if CAFTA (Central American Free Trade Agreement) is passed there will be relaxed regulations for corporations to build developments in Central America.

Many countries are now offering retirement visas as countries compete for retirees. In Malaysia and Philippines there are specific government departments that are in charge of luring international retirees to the respective countries.

A report on Lareto, Mexico a region that will develop heavily with tourism, IRM and second homes, recommended that policy makers will have many important decisions such as,

“providing adequate drinking water, ensuring public access to beaches and marine areas, safeguarding the visual quality of the city and surrounding areas, reducing poverty while managing in-migration, maintaining the economic health of the historic core of the city, preserving traditional societal values, enhancing tourism, attracting new ideas and innovation, protecting and improving quality of life for all citizens, managing development for the benefit of both current and future residents, and protecting fragile marine and terrestrial ecosystems” (Steinitz et al, 2005:3)

### ***Scale and locations of IRM around the World***

IRM has grown at a rate of 7 per cent per year since the 1960s (A. M. Warnes et al., 2004) and will likely grow at a much higher rate in the coming years with the baby boomers reaching retirement.

Most of the IRM statistics available are from Europe and the numbers vary widely with the highest stating that one-in-five British retirees plan to retire abroad (International Money Marketing, 2004).

The majority of British IRM is occurring between developed countries. In the case of British retirees the top destinations are Australia, Canada, US and Ireland. Spain is the fifth most popular destination (A. M. Warnes, 2001). As this research is primarily concerned with retirees moving from richer northern nations to poorer southern nations the focus will be primarily on the latter.

The 1991 census of Spain determined that there were 44,000 foreigners over the age of 55 from northern European countries living in Spain while other estimates were much higher ranging upwards of 100,000 British retirees living in Spain (Rodriguez,

Fernandez-Mayoralas, & Rojo, 1998) and 400,000 British over the age of 50 own homes in Spain (Hardill, Spradbery, Arnold, & Marrugat, 2005).

Along the Mexican Riviera, government officials suggest there are 5,000 to 6,000 full-time residents, while local observers believe the number is closer to 7,500 and winter numbers surge from 12,000 to 40,000 depending on the source (Truly, 2002).

Another unofficial number has approximately 250,000 Americans living in Baja (Martinez, 2006) while another pins the same number with most in San Miguel, Mexico (Economist, 2005). Based on 1996 numbers Mexican predictions, using past rates of migration suggest that there will be 566,000 to 1,207,000 Americans aged over 60 years of age retired in Mexico in 2025 (Young Otero, 1997). It is commonly agreed that IRM in Mexico is growing at a faster rate than ever (Economist, 2005). Author Mike Davis suggests that IRM in Mexico will have huge impacts even when new urbanist developers intentions are green.

“The \$3 billion Loreto project boasts that it will be the last word in Green design, exploiting solar power and restricting automobile usage. Yet, at the same time, it will balloon Loreto's population from its current 15,000 to more than 100,000 in a decade, with the social and environmental consequences of a sort that can already be seen in the slum peripheries of Cancun and other mega-resorts”(Davis, 2006:web).

In the Lake Chapala region of Mexico real estate agents estimated long and short term rentals grew between 30 to 40 per cent between 1994 and 1997 (Truly, 2002).

In Europe the majority of IRM occurs with couples moving from northern European countries to southern European locations. In Malta, it was found to be primarily British couples (Warnes and Patterson, 1998). But most of the 8 per cent of UK pensioners who choose to retire overseas, or 988,700 people, only 22 per cent retiree in Spain (Gillan, 2006). According to the Department for Work and Pensions, this number is

up from 770,000 in 1997 (Batchelor, 2006) and the Institute for Public Policy Research (IPPR) in England estimates that 5.5 million British live full or part-time away from England with Spain being the second most popular location after Australia. The IPPR estimates that Spain is home to 760,000 British of all ages (Crawford, 2007).

In 1997 in Germany 120,178 pensioners were receiving their old-age benefits in foreign countries with 11,000 of these pensioners receiving their checks in Argentina, South Africa and Brasil (A. M. Warnes et al., 2004).

IRM is occurring, be it at a smaller scale, in Eastern Europe. One study found Germans moving to southwest Hungary (Szöke, 2006). The second home and property market is huge in Eastern Europe but only websites can be found on this topic currently.

Countries in Southeast Asia do not reach the list of top-20 countries in terms of destination of German pension checks. US statistics have Thailand receiving the highest growth rate; a 28.7 per cent growth rate of US retired workers receiving benefits between 1997 and 1999. Other countries which experienced high growth rates were Panama, India, and Yemen (A. M. Warnes, 2001). A Internet article reported that Thailand has surpassed Spain as a favorite beach destination for Scandinavians (Janssen, 2007a).

Philippines currently has 1,271 retirees with 40 per cent being Korean, 30 per cent Chinese and 20 per cent Japanese with the remaining 10 per cent mixed (Osorio, 2007). There are westerners retired in Philippines but it may be that they are on different visas that are not included in this research.

## **Domestic Retirement migration (DRM) Research**

“There are both similarities and significant differences between intra-national and international retirement moves” (Williams, A. M., 1997:116).

In a literature review on DRM, (Walters, 2002) reasons for migrating were broken down to four main characteristics for very old adults. First, amenity moves are often associated with above average income groups who have lived in their origin homes for fifteen years. Second, economic security moves have low rates of disability and are quite similar to the older adult population as a whole. Third, migrants who chose to migrate to be close to children tended to be like similar older adults, but it was common for them to be visible minorities. Fourth, migrants who move for health reasons are usually female, live alone, and have a low income and education (Hogan & Happel, 1994).

Walters (2002) found that among the 300,000 domestic retiree migrants in Arizona the main concerns in the community were crime, unfair treatment, and traffic (Hogan & Happel, 1994). The same issues are of concern within the IRM literature but language, medical care and cultural issues are also major issues (Casado-Diaz et al., 2004; Dwyer, 2000; Rodriguez et al., 1998; Truly, 2002; Williams et al., 1997).

With DRM, communities usually face a high concentration of older adults with dramatic changes over a few years (Hogan & Happel, 1994). Similar to DRM, as the baby boomers begin retiring they may be migrating to places such as Udon Thani at a higher rate.

### ***Effect of Domestic Retirement Migration on Host Communities***

Retirement migration has several possible effects on host communities. Due to the national agencies that fund the research, most of the research on IRM has looked at the effect on the migrant and very little has focused on the effect on the community or planning issues.

In North America, there is a fear that as the baby boomers retire there will be less volunteering. With a strong social marketing campaign aimed at boomers to volunteer and give back to society, boomers may indeed change (Center for Health Communication, 2004). This may lead to more retirees volunteering overseas as well. Increased volunteering will likely occur with permanent migrants who become more attached to communities unlike seasonal migrants. Finding volunteer opportunities for IRM will be up to host destinations. Environmental, cultural, economic and medical organizations can all benefit from retiree volunteers.

A comprehensive review of later-life migration in the United States (Walters, 2002) found the following positive effects on destination communities:

1. Migrants have high incomes and high expenditures which are recession-proof.
2. Eventually the transfer of wealth may have a larger affect than the transfer of income on host communities.
3. Through medical insurance retirees bring health care expenditures in excess of their wealth.
4. Increase in supply of local services and goods.
5. Retirees increase the tax base of the host community.
6. The influx of retirees may lead to planning in communities as an influx of retirees is predicted.
7. Improvements for incoming migrants benefit the whole community.
8. Retirement migration is more environmentally-friendly compared to other types of economic development.
9. Community social capital may increase due to the influx of retired migrants.
10. Migrants bring their culture and ideas to the community.

The same research review also found several negative affects in the context of inter-United States migrants and communities trying to attract them:

1. Retirement communities develop from tourist communities.
2. Many towns have no natural amenity features and are not suitable for retirement migration.
3. As communities become more popular RM destinations there will be competition from other communities.
4. Other sectors of society may suffer by focusing on RM.

5. Changes to federal policy concerning pensions can have a dramatic affect on host community.
  6. Low income seniors can be a burden rather than benefit to local economies.
  7. Service sector jobs dealing with RM often pay low.
  8. Increase in local rents and property values.
  9. Higher tax rates to support new public expenditures that RM require.
  10. Long term cost of older adults can be higher than expected.
  11. Rapid increase in RM can lead to overpopulation and related problems such as traffic.
  12. A large increase in RM can affect the local political situation.
- The below sections will explore in detail the economic, social, cultural and

environmental impacts that retirement migration and related fields have on host communities and regions.

Each section will try and remain on its focus but this is very difficult due to the interconnections that run between them.

## **Economic Impacts**

Amenity and retirement migration is a popular strategy for economic development but research is split if retirement migration is a successful economic development tool (Day & Barlett, 2000) or the costs outweigh the benefits. In Walters (2002) literature review he cited at least 15 documents that were split on the topic.

One of the most popular arguments is the economic stability that retirees bring as their pensions are seen as being immune from downturns in economic cycles.

Most research dictates that the initial economic impacts from retirement migration and related fields will see property values rise in the community. This may appear positive but can have deeper economic impacts as workers are located further from their jobs and employees have trouble retaining workers (Venturoni, 2002).

Complaints have also focused on empty houses that cannot support low margin shops (Ireland, 2006).

One aspect is fiscal tax on the community. Research on second homes on the Spanish coast found that the tax burden on each resident is not necessarily higher when there are 2000 to 60,000 second homes in a region (Torres & Dominguez-Menchero, 2006).

Gallent finds a negative impact could be “protectionist attitudes at the expense of rural economic activity” (Gallent, 2000: 50) which could be beneficial to the environment unless a stunted economy leads to further environmental degradation.

Second homes and investment properties can also drive up speculation of property prices. During the property bubble in Thailand there was approximately 40 per cent vacancy rate (Overholt, 1999) and many new apartments were purchased primarily as investments.

More recent research focused on amenity migration in the United States found that the long-term residents that will most benefit are individuals with “low initial prestige” and they will mainly benefit from low-skill service jobs (Onge, Hunter, & Boardman, 2006).

### ***Environmental Impacts***

In the United States there have been a few articles that have examined the environmental impacts which were not mentioned in the above points by Walters. Research on retirement migration in coastal Southwest United States found that the majority of retirement developments that occurred since the 1960’s were developed on the remaining pristine environment. “Although few of these newcomers have seen themselves as altering – however slightly – the environment that lured them, the sum

total of the impress on nature by all the retirees, tourists, and developers has been substantial” (D. G. Bennett, 1996):352.

Added use of water and pollution from the related golf courses that retirees demand has placed demands on water and sewage resources (D. G. Bennett, 1996).

The literature on the environmental impacts of retirement migration is scant but there can be commonalities with the literature on the environmental impacts of tourism, sprawling suburbs, condominiums, and second homes.

As mentioned above, Walters (2002) comprehensive review research found twelve “unforeseen difficulties of disadvantages” relating to retirement migration and that “rapid immigration carries the danger of local overpopulation-traffic congestion, overdevelopment, and so on. Migration may put unbearable strains on the local physical infrastructure (water, power, sanitation) and on the natural environment” (Walters, 2002:52).

Research done in rural Wisconsin found that migrants of all ages used 19 per cent more electricity, drove 22 per cent more, and traveled 50 per cent more per year than long term residents of the community (Fuguitt, Heberlein, & Rathbun, 1991). This research did not look specifically at older adults.

Australia’s Gold Coast has a large domestic retirement population. It has been found that this population realizes there has been environmental degradation but are not sure if it comes from tourists or from the high levels of retiree migration (Tomljenovic & Faulkner, 2000). Research on population migration within Australia in the 1990’s focused on socio-economic effects. The research “fail[ed] to include the far-reaching consequences for the physical environment which bear the brunt of increasing

populations (Kijas, 2002:3).” It has also been found that retirees are finding the amenity rich areas of the Australian coasts as prime location for retirement (Kijas, 2002) and this is leading to further environmental degradation of the coastal areas.

## **Retirement Communities**

Almost all communities that are being marketed as retirement migration destinations are built on green fields with the majority being sprawling suburb style developments with the current trend focusing on golf course communities. As mentioned previously, Florida and the Southwest United States have the largest concentration of these developments in the United States. Many of the communities are age-restricted with a common regulation being that one member of the household is over 55 years old and no one under 18 is allowed for more than a few nights. Almost, every community will have a golf course which will have adverse environmental impacts.

Due to the amenity rich resources of retirement destinations, these areas are often particularly vulnerable to environmental degradation. Similar to other types of developments, the environmental impacts are less at the beginning of the development process and increase as the population grows.

Retirement communities often adhere to lower standards of development than traditional suburban communities. With past developments, septic fields and wells were common for each house.

Stroud (1995) finds three primary causes leading to such large problems in the past. The first is that the amenity rich land is often very environmentally sensitive. The second reason is that often the developer builds roads to access all parts of the subdivision before they have developed a plan. In the past phased development was not

implemented and lots could be purchased anywhere before proper infrastructure was built. The third reason is that there are few regulatory guidelines on retirement communities which have given developers free reign to develop however they wanted.

Florida was the first state to realize the environmental impacts of uncontrolled developments and passed legislation in the 1980's which forced developers to use phasing in their developments and have their plans examined by state environmental officials. Prior to this legislation most developments in the 60's and 70's were built without phasing and did not include proper infrastructure rarely being built as funding would not be available due to the lack of phasing which facilitates financing for infrastructure (Stroud, 1995).

There are distinct issues that retirement destinations face in wetland, island, desert, mountain and plateau regions. In a study of St. John, US Virgin Islands in the Caribbean the 50 kilometers of dirt roads that led to vacation properties and second homes in remote areas of the islands were found to be the primary source of land erosion on the island (Macdonald, Anderson, & Dietrich, 1997). A recommendation to reduce the erosion was to pave the roads as the erosion from roads was found to be higher than the plantation erosion from the 18<sup>th</sup> and 19<sup>th</sup> centuries. The coral of the coast of St. John is a UNESCO International Biosphere Reserve and is now under threat from increased sedimentation rates from the erosion. Besides being a tourism amenity the coral plays important roles in preserving beaches and maintain the fisheries.

Plateau developments are not as environmentally sensitive as wetlands, deserts or mountains. The Cumberland Plateau in Tennessee's geography was limiting to original inhabitants but is ideal for retirement destinations due to the unique landforms and

natural amenities. Development in this area began in the 1960's and has now been built on 52,000 acres of former forest (Stroud, 1995).

In Turkey, highland developments for tourism and second homes occurred as people looked to escape the crowded coasts. The government developed roads and electricity to facilitate the construction of resorts in the highlands. Unplanned infrastructure investments and the construction of second homes and tourism developments combined with the noise and air pollution from tourism traffic have all had large impacts on the local environment (Ozden, Atmis, & Menemencioglu, 2004).

The dry and warm weather of deserts are a popular area for retirement resorts in the southwest United States and increasingly across the border in Mexico. Developments in desert environments cause soil erosion and place pressure on scarce water supplies (Stroud, 1995). Though deserts are arid areas, incredibly, some of the developments have experienced flash floods because of the lack of drainage and the increasing percentage of land covered by roads and concrete.

Desert environments are environmentally sensitive areas due to their hot and dry conditions. Land takes much longer to regenerate than other regions. Roads and other developments accelerate soil erosion.

The arid nature of the land dictates that there is limited water supply. With increases in population this has had a dramatic effect on the above and below ground water supply.

Due to the cheap cost of desert land, past developments have been massive with some larger than 100,000 acres (Stroud, 1995). Similar to Florida developments, many desert locations did not use phasing in their developments.

Ranch lands have been impacted by second home developments as land is lost to rural sprawl. Due to the past impacts of second homes on Colorado mountain communities, Colorado planning has been innovative in protecting ranch land. In Routt County, Colorado, second home owners and tourism developers are eligible for the Land Preservation Subdivision Exemption program which promotes rural homes to be clustered closer together in exchange for preservation of open spaces. Laws allow 35 acre lots to not be applicable to subdivision rules.

“For example, the 285-acre Blue Valley Ranch, which applied for an exemption in 1999, was allowed 10 lots in exchange for its 200 acres of preserved open space. Eight lots would have been permitted under regular zoning. The resulting lots averaged eight acres each. Seventy per cent of the property was preserved” (Corser, 2003:27).

Wetland developments are the most destructive and have the most literature written on the impacts, with Stroud’s (1995) case study of Cape Coral, Florida examined below.

### **Cape Coral, Florida**

Wetland regions are among the most popular retirement development areas in the United States. Before federal regulations were passed in 1972 many developments in wetland areas used very destructive dredge and fill techniques of land development. Dredging refers to digging canals and using the soil to fill wetlands that are usually around four feet deep. Impacts of this method are that “an environmentally productive and economically significant ecosystem is replaced by poorly drained, flood-prone real estate” (Stroud, 1995:31). The manipulation of the wetlands, leads to stagnation of water which was formally replenished by the natural processes of tidal cleansing. The stagnant water when combined with pollution from septic tanks is also a breeding ground for

plants which reduced natural water flows. Water tables are also reduced as run-off is much quicker with the canals and does not allow water to filter into the ground (Stroud, 1995:32).

In 1985, the Florida's Growth Management Act, which is stiffer than the 1972 Federal Water Pollution Control Act, put stricter guidelines on developments to protect existing wetlands. In 1986, the plan for Gateway, Florida had to do proper environmental planning concerning the wetlands and allow natural drainage in the development. Even though there are still many problems with the development, the elimination of environmentally destructive techniques has reduced many of the problems faced previously.

Starting in 1958, land developers began planning to develop the area around Cape Coral on the gulf coast of Florida. It was not until the 1970's that minimal subdivision legislation was passed at which point there were 250,000 lots in excess of demand with the majority in Cape Coral and the surrounding area (Stroud, 1995).

Due to the lack of phasing involved in Cape Coral, developers cut roads through the development so they could begin selling lots to new residents anywhere in the development. Phasing allows proper capital to be raised so the land can be properly serviced. Due to the lack of phasing in Cape Coral, there was no servicing for the majority of lots which led to private wells and septic tanks.

Dredge and fill techniques were employed so the development could have a uniform grid layout with canals behind each house. As mentioned above, this led to the destruction of freshwater. When combined with septic tanks that often leaked this led to

prime breeding grounds for different plant species. Individual wells quickly led to water quality being reduced.

Cape Coral is now one of the fastest growing cities in Florida with a 2004 population exceeding 130,000, a twelve-fold increase from 10,900 in 1970. Demographic changes have occurred which have diversified the economy so retirement migration is no longer the main focus. Cape Coral is 114 square miles making it the second largest Florida city in land area. Due to the past unplanned development the city now has the largest reverse osmosis water treatment plant in the country. Cape Coral treats underground water from the Upper Floridan aquifer which is between 500 to 800 feet below ground surface. The more accessible aquifers used in the past have now become too brackish to currently use (Stroud, 1995).

The town has one of the largest planning departments per capita of any city in the United States due to the lack of planning in the past. It appears that the current planners are among the most progressive in the country due to the pressures that past developments have placed on them. Cape Coral was the first city to install residential dual water systems which recycle water for domestic irrigation and firefighting (Buskirk, P. & Ryffell, C., 2004). At the end of 2000, the average daily use was 11 million gallons of reused water a day ([www.groundwatercapture.com](http://www.groundwatercapture.com), 2005) and during the dry season this system may use 70 per cent of its water from the canal water in town but excessive use of canal water will lead to lower levels in the canals and will register complaints from town residents. (Hydrotech Environmental Systems, 2005) Much of this reclaimed water is used for irrigation of the cities countless golf courses.

The town has also implemented a smart growth approach to commercial development which stems from the innovative Interactive Growth Model that the town uses (van Buskirk, P., Clare, D. & Ryffel, C., 2003). This allows the towns to accurately predict what future needs will be saving both financial and ecological resources. Due to resource pressures placed on Cape Coral through past developments, Cape Coral must be innovative in its solutions to environmental problems.

### **Policy and Guidelines for Retirement Migration Host Communities**

Many low-income countries will be attracting increasing numbers of international retirees. In the 1950's and 60's the poorer areas of the United States were at the mercy of developers to promote regional economic development which occurred at the expense of the environment (Straud, 1995). If proper policies and planning are not in place for international retirement destinations similar impacts will occur.

As with most issues, education and building citizen support from both local residents and retiree migrants is key. In the case of Cape Coral, Florida education was vital in remedying some of the past problems caused by uncontrolled development. An education campaign on the benefits of a dual water system won 66 per cent of votes on a referendum, even though each lot would be charged \$1,500 (Stroud, 1995).

As mentioned above, in Florida guidelines have gradually been implemented and become more strict as the state has become wealthier.

Federal changes to capital gains taxes have led to an increase in the number of second homes built. Tax laws should be changed to that would discourage second homes.

## ***Domestic Retirement Destination Planning***

Only Louisiana was found to have developed a retirement attraction plan (State of Louisiana, 2006) while Mississippi developed a plan as part of a tourism plan (Mississippi Division of Tourism, 2007) both of which occurred very recently.

Several regions and towns have mentioned retirement migration briefly in any type of town plan or strategic document (Blais & Associates, 2006; Susquehanna River Valley, around 2000).

## **Second Homes Research**

Second homes are related to retirement migration as they are often a precursor for retirement migration and occur simultaneously (Venturoni, 2004; Allan M. Williams et al., 2001). Research found that “second home ownership is another important tourism link with retirement migration, often having provided the stepping stone from holiday visits to seasonal visits and then permanent migration” (Allan M. Williams et al., 2001). In Tuscany and the Algarve close to 50 per cent of IRM had a second home prior while in Costa del Sol and Malta the number was closer to 30 per cent (Allan M. Williams et al., 2001).

With the baby boomers reaching retirement “all signs point to an impending boom in resort and vacation second homes. The interesting variable is what, where and why they buy.” (Lurz, 2004:6). Numbers of British purchasing properties overseas increased from 250,000 in 2004 to 800,000 in 2006 (Mintel International Group Ltd, 2006 cited by Barnett, 2007).

Second homes are still primarily located close to the primary residence which is similar with international second homes as people look to retire in countries that are relatively close. However, “long-distance second home ownership is still the exception (Muller 2004:391).”

In the United States, capital gains tax-law changes in the late 1990’s which made domestic second homes a much more attractive investment for baby boomers wishing to diversify their portfolio. In 2004, there were 881,000 second home purchases compared to 405,000 purchases in 1997 (Harney, 2006). Value in second homes also rose 55 per cent between 2000 and 2004, which makes second homes a very attractive investment (Harney, 2006). This growth is almost exclusively related to the baby boomers and is expected to last another 10 years. The main areas in the United States for second homes are Hawaii with 33 per cent of purchases being second homes compared to 18 per cent in Arizona and 17 per cent in Nevada (Harney, 2006).

One report by the Research Institute for Housing America of the Mortgage Bankers Association found that second home sales among 50 to 60 year olds have remained relatively flat between 1992 and 2004 and that early boomers did not own more second homes compared to older generations (Hoak, 2006).

Second home research in Europe is difficult as of all the countries in the EU, only Belgium and the Netherlands keep national statistics that differentiate between primary and second homes (PRIEMUS, 2005).

### ***Environmental Impacts of Second Homes***

Due to the contentious history of second homes in the European countryside, Europe is where most of the literature on the environmental impacts of retirement

migration has been found. In the United States the massive growth of second homes in high amenity regions has also led to research on the topic but not on the same scale as in Europe.

In coastal developments in the United States the majority of new developments are seasonal homes. These include second homes and cottages. In 1997, there were found to be 484,000 seasonal homes located along the northeastern seaboard. In the southeast states Florida contained 63 per cent of seasonal housing, though retirement migration makes up only a portion of Florida's 1996 population of 14.3 million. Seasonal homes have contributed to a reduction in the wetlands with the construction of canals, levees and water diversion projects which have had a negative impact on the quality and quantity of water (National Oceanic and Atmospheric Administration, 1998).

Muller (2004) also finds that there are environmental impacts to second homes as it forces new homes to be built. However, second homes can be environmentally positive when a home is conserved that would have otherwise fallen into disrepair such as happened in France with British second home owners conserving them (Gallent, 1997).

In rural England,

“it appears from the prior studies that there is a clear divide between that second home development which has the potential to bring environmental benefits and that which may, if not carefully regulated, cause serious and probably irreversible damage. The short-cut conclusion is that conversion is potentially good and new-build is potentially bad” (Gallent and Tewdwr-Jones, 2000:51).

Newly built second homes have created the largest environmental concern as the impacts will be similar to other types of new developments. To reduce the negative impacts of second homes planners and elected officials must regulate and control the environmental impacts of new developments.

As urban dwellers buy second homes in the countryside they may take some of their environmental thinking with them. Positive impacts are setting new levels of environmental standards in the countryside which research found occurred in Nea Makri, Greece (Gallent & Tewdwr-Jones, 2000).

Second homes have been cited as unsustainable as quoted by Gallent and Tewder Jones (2000) British MP Michael Meacher states that

“perhaps we need to zone land in terms of sustainable development, as that is the over-arching theme, and that could exclude in some cases second homes and include affordable housing for people who need it (Gallent & Tewdwr-Jones, 2000: 13).”

Domestic second home sprawl also has parallels to urban sprawl. While second homes take away beaches and other scenic lands urban sprawl is destroying valuable farm land (USA Today, 2002). To further add to second homes contributing to sprawl, in a book review of *Tourism, Mobility and Second Homes*, Arneson, Overvag and Ericsson find “when we add recreation in society as an embedded part of modernization, this vector in itself develops in a more area-extensive manner in nature amenity areas” (2005:web).

Second home sprawl is also increasing farther away from urban centres due to the development of transportation networks which has land use and environmental implications.

### ***Socio-Economic Impacts of Second Homes***

In Colorado, second homes have become the primary economic activity in Pitkin County where Aspen is located. This has caused low-wage service employees to be pushed further down the valley causing longer commutes and leading to more construction of housing (Condon, 2004). There have also been tension between local

residents and second home owners (Preusch, 2006). Other impacts were discussed earlier in the theories and models section.

A similar situation has occurred in Hawaii, where mainland residents purchase any home for sale as second homes. This has led to some Hawaiian residents choosing to live on the mainland because affordable housing is not available (Goodno and Christopher, 2004).

There is little research outside of Europe and North America on second homes, but recent research on second homes from South Africa (G. G. Visser, 2006) has found many issues arising. It was found that in the South African context second home development fit within Marsden's four types of second homes.

“Second home development could also be linked to weekend use, and potential retirement migration” (Visser 2006:377) and the elite are the primary owners of second homes which raises all sorts of social justice and equality arguments.

Economic impacts were that property prices increased and the renovation and adaptation caused a large economic impact. The multiplier effect is possibly larger in big cities than smaller towns.

Second home owners in South Africa were also found not to cause problems with existing residents but there were some issues with general impacts such as an increase in exclusionary housing. Artists and bohemians were found to be priced out of the market as housing costs increased.

### ***Policies Towards Second Homes***

Planning in England instituted control to limit the impact of second homes in the countryside. In 1974, there was a change made to the Housing Association Grants with

amendments made to the Improvement Grant eligibility rules that limited second home owners ability to apply for grants (Gallent, 1997). Though intended to reduce social and economic problems in the countryside, it could have been interpreted as environmental as it reduced the need for rural residents to build new housing because second homes became more expensive for urban dwellers.

In 1983, it was argued that “land-use planning could be effective in regulating the growth in rural second homes by controlling ‘change of residential use’ ” (Gallent, 1997: 406). However, this restriction would only be useful where second homes were causing prices to rise dramatically or causing social problems. With derelict properties there is little reason they should not be turned into second homes. The solution must be locally sensitive and not a blanket restriction as was introduced in 1974.

Gallent and Tewdwr-Jones (2001) examined occupancy controls, potential changes in Use Classes Order, and recent ideas concerning the control of second homes. Occupancy controls can prevent new homes from being bought by outside buyers which could be used as second homes. In the popular Lake District, planning control on new units caused increased pressure on existing units pricing local residents out of the market and increasing their reliance on new social housing.

In 1998, the Lake District National Park Authority introduced policies that would allow new housing developments only if it was for residents that were working or living in the district.

Change of use can be an effective way of reducing the number of second homes in the countryside. Homes would be classified as primary or second homes and would require planning or council permission to change the use. In areas where there was a

shortage of housing already permission to change the use of a home from a primary to secondary home would be denied (Gallent & Tewdwr-Jones, 2000).

Out of concerns for social problems that may occur in Welsh communities, a proposal was proposed in the House of Commons that included a five year time-line for developers to start construction on recreational properties, a third-party right of appeal and amendments to the Use Classes Order. Even though these proposals were directed at social impacts of second home owners in Welsh communities, they could possibly be applied to environmental protection if third-party objections were made on environmental concerns.

The Green Party of the UK has also proposed the following policy concerning second homes.

“Some areas have many second homes/holiday flats, which are only occupied for a few weeks a year. This produces very limited benefit to the local economy. It is detrimental to the local communities, pushing house prices higher and pricing local people out of the market. The Green Party's policy of Land Value Tax has no reduction or exemption for properties which are left vacant. It will deter the ownership of second 'holiday' homes and encourage greater use of underused buildings” (Green Party of England and Wales, 2006:web).

Priemus (2005) writes that it makes sense for Dutch planners to encourage second homes in other countries rather than in the Netherlands. Reasons for this are the finite amount of land that the country cannot afford to spare.

In Canada, the town of Canmore , Alberta recently passed the Primary Residency Rebate Program which is intended as a tax against second home owners which cost the town \$1.3 million in lost revenue from the provincial government as second home owners do not qualify the community for per capita grants (Town of Canmore, 2007).

## Amenity Migration

“Planners face a new breed of economic, social, and environmental issues brought about by this rapid change in land use; driven, in large part, by demands for rural residential developments and recreationally-oriented land uses.”(Marcouiller et al., 2002:515).

Amenity migration (AM) research is plentiful and comes from both rural development and urban planning fields with much focusing on environmentally fragile mountainous regions (Moss, 2006b). Most of the research stems from North America but is also found in Europe.

The commonalities between amenity migration and IRM are numerous as IRM destinations are usually high in amenities and a high percentage of amenity migration are seasonal or second homes. The largest difference is that amenity migration occurs across all age groups, while retirement migration occurs primarily with older adults. Many of the same planning tools and strategies occurring in amenity migration areas may possibly be implemented or replicated in IRM host communities.

High amenity regions will be more vulnerable to the impacts of Landry’s (2006) fault line shifts in city building.

“Fault lines are change processes that are so deep-seated, intractable and contentious that they shape our entire worldview. They determine our landscape of thinking and decisions across multiple dimensions and can be global in scope, affecting our broadest purposes and end (Landry 2006:193).”

Landry’s fourth fault line is the “the more urban we become, the more we hanker after the wild, the untamed and unexplored (Landry 2006:195).” This exemplifies the “urban/rural split” or the “clash between the artificial and the organic (Landry 2006:195).”

## ***Definition of Amenity Migration and Amenity Migrants***

Amenities are defined as “the hedonic, or pleasurable, aspects associated with natural and man-made feature of rural areas, to include wilderness, agricultural landscapes, historic structures, and cultural traditions” (Marcouiller et al., 2002):516.

Amenity migrants are ranging across all age cohorts but as many researchers have pointed out there is a definite trend with baby boomers buying second homes or migrating to these communities (National Association of Realtors, 2005; Robinson & Stark, 2006; W.H. Haas III & W. Serow, 2002). Baby boomers and aging populations are also joined by migrants from the information economy that are able to work from home or wherever they please (Robinson & Stark, 2006).

Though this section is dealing with natural amenities there is also the opposite occurring as we are now seeing the rebirth of downtowns with the reuse and rehabilitation of buildings which are being aimed at the empty nesters. This is partly due to the boomers wanting to experience a new type of lifestyle or convenience found in downtown living which is close to many amenities (Berger, 2006). This will not be discussed in this section.

## ***Planning for Amenity Migration***

Recently, there have been several studies on planning for amenity migration being driven by amenity migration in mountain communities.

The below points stem from Chipeniuk’s research and is “advice offered by touchstone community planners to planners and administrators in mountain communities as yet not greatly affected by amenity migration (Chipeniuk, 2004).”

- Set in place a comprehensive community input-based community plan and implementation tools that demonstrably protect core values
- Learn from the experience of other amenity-based growth communities
- Develop and implement an agency-supported and led plan to mitigate or redevelop problem areas, systems, and properties within the context of a cohesive community plan
- Plan for services and infrastructure, and particularly for affordable service worker housing/services that must be in place concurrently with growth and construction activity
- Have a strong community vision. Decide what your future will be
- Have the amenity migrant sector pay for the impacts that it creates
- Have the developers of large, amenity migrant housing also build and subsidize construction of affordable housing to house those displaced and those economic migrants that follow the amenity migrants
- Consider real estate transfer taxes on expensive houses. Again, they pay for the impacts
- Be sure everyone understands the potential benefits and implications (e.g. land use and potential for sprawl)
- Establish a vision and a plan to ensure growth is controlled and planned and acceptable to the community
- A good overall plan so you don't undermine what you already have in terms of desirable amenities
- These residents are high maintenance. They expect and demand a high level of service whenever interacting with government
- Be careful what you wish for.... Have a very clear vision of where you want to go and how you are going to get there

Another paper by Chipeniuk (2007) examined the success of using researcher presentations and a conference as a planning tools for amenity migration in Canada. The conference was seen as a good way to get media attention and raise public interest in the issue but was also expensive. In the case of IRM destinations it may be a good way for these communities to start a network and learn from each other. Other planning tools examined by Chipeniuk (2007) for amenity migration included the use of household surveys, citizen juries, researcher presentations.

Recent strategies that are being implemented by communities also include Whistlers bed cap unit (Moore, Williams, & Gill, 2006) which limits the number of

people that may live in a community. Canmore, Alberta has also introduced a Primary Residency Rebate Program (PRRP) which was passed by council in January 2007. The premise behind it is an additional tax for all households that is refundable if it is your primary residence. The expected \$1.3 million that the tax expects to raise will offset the provincial payments that the town is not eligible for due to the number of second homes or non-permanent residents (Town of Canmore, 2007).

## **Globalization Processes Through Expats and Tourism Literature**

Globalization is a major catalyst of change for nearly every city in the world. From changing industries caused by competitive advantage to migrating and shifting populations, cities are molded by globalization.

Kempen (2007) theorizes that globalization is not responsible for all changes and we must take at least the following seven “contingencies” into account when examining globalization:

- The physical setting of a city
- History
- Economic development
- Inequality
- Race and racism
- Political power
- Governance

These interactions can help local decision makers “get the best out of the interaction between macro-developments on the one hand and local opportunities on the other hand” (Kempen 2007:27).

## ***Globalization through Expats***

Globalization through expat workers is an understudied topic but does play a significant role in many developing countries, including Thailand where there are tens of thousands of registered expats residing. Research in Budapest found that,

“The expatriates of Western origin who stay on for years do not make up a large share of the immigrants in Budapest. But through their economic power, influence, and specific demands, they have been able to substantially influence the housing and rental market, the range of services provided etc. Their influence was especially noticeable at the beginning of the 1990s”(Foldi & Weesep, 2007:44).

The research also found that in Eastern Europe the expat populations do not form isolated communities due to the similarities between cultures (Foldi & Weesep, 2007). In my experience in Asia many of the expat communities are very segregated and companies often encourage expat employees to segregate themselves as is the case with Ford in western China (Aredy, 2005). Again, research is incredibly scant on this facet of globalization.

In Spain, there is a mix between foreigners who want to be integrated with local residents and those that want to live in segregated gated communities. These gated communities are very common for the expat and retiree populations with soccer villages being the latest trend where gated communities are being marketed towards supporters of different British soccer clubs (Crawford, 2007).

With the sheer number of British families moving to the Spanish coast, the gated communities have led to segregation of ethnic groups where British children ganging together has become a problem (Crawford, 2007).

Housing is not just isolated to residential and high amenity coastal regions. In cities such as Belgrade much of the new modernist architecture is being influenced by foreign corporations and their expat employees (Sterling, 2007).

Due to a lack of registration, the British in Spain cannot vote which is “remarkable, given the size of the foreign population, what little impact foreigners have on local politics. It's disappointing,” (Crawford, 2007:19) Bruce McIntyre, the British consul in Malaga is quoted as saying. Other research finds that voting by British expats in Spain will likely be a major issue in the future (Rodriguez, 2001).

Expat populations have changed cities such as Singapore with cuisine being especially impacted with hosts of foreign restaurants and grocery stores (Langley, 2006).

The globalization impacts of expat employees is perhaps best summed up by a 1995 edition of the Wall Street Journal where the US expat population is perceived of as almost a colonization force that is being replaced by local residents.

“Americans don't dutifully send second sons to rule the Raj, or mythologize its life in movies. No map exists of the expatriate archipelago. No census takers visit. The State Department guesses its population at 2.6 million, not counting at least 600,000 in government service and the military. Yet, the archipelago doesn't send a soul to Congress. Its inhabitants don't complain. It is no exaggeration to call them a national resource -- and a depleting one.” (Newman, 1995:web).

Though this article is over 10 years old it still is reflective of the current situation as corporations have been able to increase their global dominance.

Between 2004 and 2006 many corporations have continued to send expats abroad but costs per employee is being reduced as expat employees are not being pampered like earlier expat employees (“Travelling more lightly - Staffing globalisation; Staffing globalisation,” 2006). This may reduce the economic and some of the social impact by

the individual employee but the sheer growth of other expat workers moving to countries is having a large impact. One firm in India has seen a 35 to 40 per cent growth in the past few years in foreign expats moving to India (Kumar, 2006). Chinese, Koreans, Finnish, Russians and Australians expats are also entering the traditional American, British and Japanese markets of having expat employees overseas (Kumar, 2006).

Very little is known about expats views of local populations but in many tourist destinations around the world expat populations often hold negative views of their host populations (J. O'Connell Davidson & J. Sanchez Taylor, 1995).

### ***Globalization Through Tourism***

The globalization aspect of tourism refers to “visitor flows, tourism advertising, flows of spending by visitors and tourism enterprises, the ownership of tourism enterprises, and the collection and reporting of tourism statistics reach around the world [that] form a complex web of interconnections and dependencies among tourism businesses and organizations (Smith, 2004:25).” With globalization, the majority of the profits reaped by tourism are being concentrated in fewer businesses with very little money being retained by host destination community members.

IRM is closely related to international tourism and often one leads the other. Some of the similarities as far as the positive and negative effects of the globalization processes associated with tourism. Positive aspects of tourism are primarily economic with host communities being able to generate revenue from the development of the industry. If tourism is planned correctly minimal leakages can occur and the community can retain the majority of tourism spending while distributing it evenly amongst the host community members. More often than not, globalization has helped facilitate tourist

spending to leave the host community through the importation of goods and tourism businesses owned by interests from outside the community.

Besides economic benefits, tourism's impacts are primarily negative with social, cultural, and environmental effects usually outweighing any economic benefits. The most blatant example is when tourists are unaware of or simply disregard local customs and traditions. This has a negative impact on host communities as locals may come to reflect many of the tourists' mannerisms (Engelhardt et al, 2004).

In many instances communities have tried to increase the economic benefit of tourism by the commoditization of festivals or natural areas which has transformed the meaning of the original festival or nature area (William,2004:62). Individually, Greenwood observes, "the commoditization of culture in effect robs people of the very meanings by which they organize their lives" (Greenwood, 1989: 179).

The impacts of heritage tourism, in many instances, have led to the conservation of heritage areas. Ashworth and Tunbridge (2004) argue that that this has three negative impacts. First, as historic cities become more and more competitive they must rely on only a few strategies that end up being copied by all cities. In most cases there areas over-emphasize their ethnic attributes or one of the limited heritage festivals such as "Open Doors" (Ashworth and Tunbridge, 2004: 219).

Second, cities have attempted to incorporate as much representation from their society into their historic tourist areas. This can be seen as a "response to the demands of tourism for more product variety and the requirement that tourists, themselves socially varied, can identify with their own heritage presented abroad" (Ashworth and Tunbridge, 2004: 219).

Third, with many heritage sites looking clichéd and similar, their meaning and significance is lost. These areas “convey, no geographical, historical, or ideological associations but merely indicates that this is a heritage [area]” (Ashworth and Turbridge, 2004:220).

Tourism has been pushed to further and more remote destinations. This is possibly a “reaction to the standardization effects of globalization” (Azarya, 2004: 952). These communities are quickly adopting aspects of western influences as has been seen in every tourism destination in the world (Englehardt, R., et al, 2004; Smith, 2004). In areas where host communities are isolated the social impact of tourism may even be greater (Zurich, 1992:618).

Environmental issues are a major issue with amenity-rich tourist areas (Barker & Roberts, 2004; Englehardt, R., et al, 2004). With the rise in environmentally sensitive tourism and ecotourism, the environmental impacts may be reduced (Nevin & Gilbert, 2005:2) and could actually be beneficial for the environment.

A new concern with the globalization of tourism is the dispersal of disease and other health issues which are believed to have increased and will continue to along with rise in tourism in the future (Richter, 2003:340). Research is still limited but this is believed to be a major issue that will have to be seriously dealt with in the future.

### ***Environmental Aspects of Older Adult Tourism***

There have been countless studies on the environmental impacts of tourism. For the purpose of this study those focused on tourism and older adults will be examined.

Tourism can have negative effects on the environment which fall under three main categories including pressure on natural resources, harm to wildlife and biodiversity

loss and pollution (Wong, 2004). Retirement migration can have similar effects as tourism especially if the retirees are migrating to a destination for primarily natural amenity reasons. In the case of the Lake Chapala region of Mexico there are estimates from 11,000 to 40,000 retirees living in the region which is on a scale with some of the world's leading vacation destinations (D. Truly, 2002).

Concerns amongst 55-plus tourists during Majorca's quieter off season included environment issues due to tourism. Many of the tourists visited Majorca several times over their lives and have witnessed the rise in tourists and subsequent degradation of the environment. Their concerns were not so much about the current environmental degradation but rather "why is concern only showing now?" (Woods & Daniel, 1998)

New developers and savvy marketers are noticing this trend and constructing and marketing resort areas as environmentally sensitive and sustainable. Using Butler's tourism area cycle of evolution (1980), many existing resorts may lose the new generation of retirees as these locations will not be able to rejuvenate but will decline.

The psychographic aspects of marketing towards desired traveler types could play an important role in the future preservation of host communities. By targeting tourists who have more environmental concerns about their travel behavior, tourism destinations will be able to have a much more sustainable business practice.

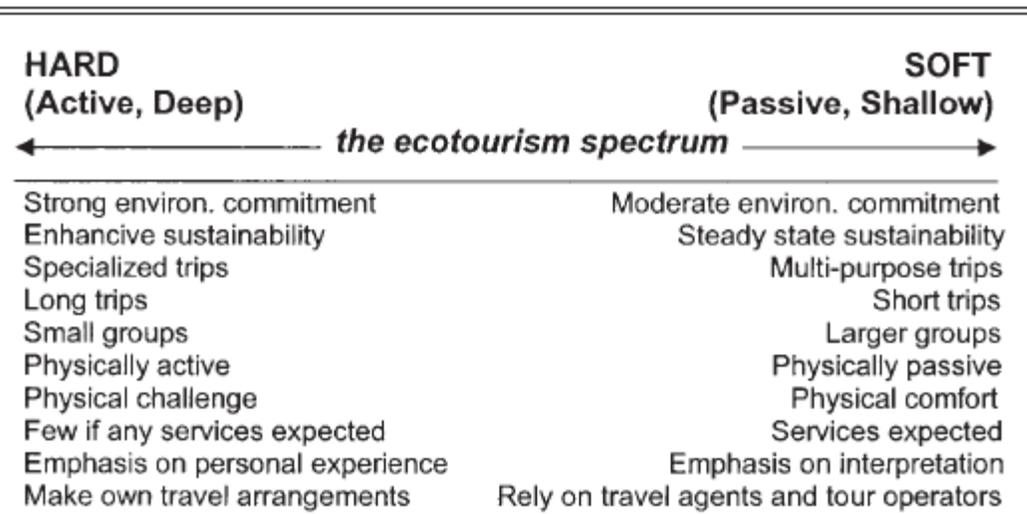
It has been found that different types of tourists have different economic, social and environmental impacts on communities (Stoeckl, Greiner, & Mayocchi, 2006). In the case of a remote Australian community examined, it was found that retirees stayed in caravan parks and had low expenditures while they enjoyed fishing. This had an adverse effect on the local fishing stocks. Younger single travelers tended to have higher

expenditures and spend more money and did not fish as much, thus having a smaller impact on the environment. In this case, if a long term planning strategy were directed towards younger travelers there would be less environmental damages.

A study looking at baby boomers in Australia, New Zealand, US and Canada found that by using psychographics to breakdown lifestyles is the best way to attract eco-tourists in these countries. The Canadian group would be the Autonomous Rebels who are characterized by higher levels of education, above average share of professionals, strong focus on autonomy, and experimental hedonists (Clever & Muller, 2002). Again, by destinations marketing towards these lifestyles they will be able to possibly attract a higher level of eco-tourists.

Gold Coast research identified three types of eco-tourists which were hard, structured and soft. See figure 2 for a breakdown and characteristics. Structured tourists were found to be in the middle of the chart and have a combination of traits from the hard and soft eco-tourists.

**CHARACTERISTICS OF HARD AND SOFT ECOTOURISM AS IDEAL TYPES**



**Figure 1 (Weaver and Lawton, 2002)**

Older adult tourists tended to be the more structured tourists. One of the main characteristics of structured tourists, which are represented in the older adult cohort, is that they have a strong commitment to eco-tourism (Weaver & Lawton, 2002). The research also found that there is a higher proportion of female eco-tourists at a ratio of almost 2:1 (Weaver & Lawton, 2002). This bodes well for international retirement destinations such as Lake Chapala, Mexico which attracts a higher rate of female than male retirees. Other locations, such as many towns in Thailand receive a much higher proportion of males.

As for changing older tourists' opinions on tourism, research on tourism awareness programs for older adult tourists found their retention of the information after a month was positive. The research looked at cognition of tourism awareness videos and found older tourists retained the information after a month (Woods & Daniel, 1998). Amazingly, the research only said that participants were 50 years and older and did not have any further demographic information which would have been very useful. The research also did not perform follow-up to see if tourism patterns were actually changed by the videos.

## **Case Study**

The case study section of the literature review will focus on expats and IRM in Thailand, the city of Udon Thani, sex tourism literature in Thailand as well as a review on Thai-Foreign marriages.

### ***International Retirees in Thailand***

A characteristic of IRM research is the difficulty in finding accurate statistics and there are no statistics on international retirees in Thailand. The primary visas that expat retirees live on in Thailand are retirement, marriage, non-immigrant and tourist visas. The tourist visa is the most informal and nearly impossible to keep statistics with concerning IRM. This may be changing now as Thai immigration has recently cracked down on foreigners abusing tourist visas to reside in Thailand.

To qualify for a retirement visa you must have a monthly income/pension of approximately \$1,500 or have approximately CDN\$18,000 in a Thai bank account when the visa is applied for. This may be an inhibitor to why fewer females, musicians and artists are retiring to Thailand as traditionally these groups have smaller incomes and pensions.

Average income of the foreigners in Udon Thani or in Thailand is not known. In Udon Thani it would likely be similar to neighbouring Khon Kaen where average income was found to be 60,000 baht (CDN\$2,000) per month (Phopayak, 2006).

Pattaya, a town “previously best known in the tourism industry for its sleazy nightlife, Pattaya is [now] enjoying South-East Asia's first second-homes property boom, and the buyers are primarily wealthy Europeans and Americans” (Janssen, 2007b:web).

Thailand is the center for retirement migration in Thailand followed by the southern beach communities and islands.

Recently there have been shifts in the Thai tourism policy as the government is going after a wealthier market of tourists after feeling the strain of high number of tourists which will reach 15 million in 2007, doubling numbers from a decade ago (Fuller, 2007).

Toyota's (2006) research on Japanese retirees moving to Thailand found a diverse group of retirees with couples sharing their time between Japan and Thailand, others "move away from Japan in order to maintain their households, others do so in order to avoid contacting their households,"(Toyota, 2006:530) and others look for "unstable sexual liaisons."

## **2006 Changes Impacting Foreigners Residing in Thailand**

In 2006, there were four major forces of instability that shook IRM and expat communities in Thailand. First, Thailand introduced regulations to limit expats living off of 30 day visas, second Thailand closed loop holes on foreigners purchasing land, third was a coup d'état, and fourth was foreign investment regulations that were briefly introduced causing billions of dollars to leave the country before they were quickly reversed. All these have caused instability in the property market which has seriously impacted expats and IRM that were living or planning to move to Thailand.

In October 2006, a directive was sent from immigration to limit the number of times foreigners could reside in Thailand on the popular 30 day "visa on arrival." The primary reasons for cracking down was "to stop foreigners from 39 countries from working illegally and crack down on criminals using it as a haven" (Wong-Anan,

2006:web). There were many IRM and expats that were living on these visas for reasons including convenience and lack of funds to apply other types of visas.

Foreigners who for years were doing “visa runs” by leaving the country and instantly returning every 30 days were being cracked down on. According to the US Embassy the October 1, 2006 directive was that foreigners from 39 countries,

“who enter Thailand without a visa will be allowed to stay in Thailand for 30 days per visit as before. However, the total duration of stay in Thailand for American citizens who enter Thailand without a visa cannot exceed 90 days in any six-month period, counting from the date of first entry” (US Embassy, 2006:web).

The new visa rules led to mass confusion over interpretation. According to [www.Thaivisa.com](http://www.Thaivisa.com), the visa law was clarified almost 3 months after in early January 2007 so that now “the new rules state that the 30 day stamp can only be used back to back for a maximum of 90 days, after which no more will be issued for another 90 days” (www.thaivisa.com, 2007:web)

Further confusion is found as different immigration offices in the country are interpreting laws differently. According to the expat newspaper Phuket Gazette,

““from October 1, 2006 to March 31, 2007, we counted all the days from the foreigner’s first day regardless whether the foreigner was actually in Thailand or not.

“Also, foreigners were not permitted to stay in Thailand after their 180-day period had expired [counted from the foreigner’s first day], regardless whether the foreigner had stayed a full 90 days in Thailand or not,” Capt Krissarat said.

“However, the rule has been changed. From April 1, we now count only the days the foreigner has stayed in Thailand – and foreigners are now allowed to stay past the 180-day period,” he said.

The number of consecutive visa exemptions allowed is no longer limited to three, he added” (Phuket Gazette, 2007:web).

Visa rules also changed for retirement visas as a retiree must now have 800,000 baht (CDN\$27,000) in their Thai bank accounts for a minimum of three months prior to applying for the retirement visa or have a yearly income pension equivalent to the same amount. Many retirees boast on the forums that they do not come close to spending the 800,000 baht.

Non-immigrant type “O” visa’s are popular with foreigners that are married to Thai nationals and living in Thailand. The financial requirements for these visa’s were increased in late 2006 but existing visa holders were grandfathered and allowed to keep with the old rules which had weaker restrictions.

In Thailand many real estate agents were forced to close when loopholes were tightened on foreigners purchasing property through starting up dummy companies. In Udon Thani, one of the two real estate companies closed.

### ***Udon Thani***

When someone posted on [www.udonmap.com](http://www.udonmap.com) forum whether he should retire to Pattaya, Phuket or Udon Thani, a response perhaps jokingly stated “I would suggest somewhere on the coast or maybe Chiang Mai... enjoy the rest of Thailand....then you can come to Udon to die” (TC, 2006). This response emphasizes the quieter and laidback lifestyle that is prevalent in the *Isaan*, or northeast, region of Thailand compared to the other busier tourist regions of Thailand with the wild and sometimes seedy nightlife that Thailand is known for.

Udon Thani is the provincial capital of Udon Thani province (see figure 3) and most of the research was done primarily in the city but a few interviews were completed in the neighbouring province of Nong Khai. Udon Thani city proper has a population of

approximately 95,000 and the province by the same name has 1,464,000. Udon Thani is one of the largest and fastest growing cities in Thailand. Its main economies are agriculture, manufacturing and remittance. Udon Thani is quickly becoming a main commercial and service centre for Vientiane, Laos PDR.



Source: [www.maps-thailand.com/](http://www.maps-thailand.com/)

Figure 2 - Map of Northeastern Thailand

During the Vietnam War, Thailand was home to 49,000 troops and around 71,000 troops on rest and relaxation from surrounding countries (Cohen 2003 citing Meyer 1988:69). Udon Thani was one of the largest US army airbases and was home to Air

America. Udon Thani was home to perhaps thousands of troops that were stationed before the military left in 1976. Dasse (cited by Cohen 2003) finds that some troops remained in Thailand and other US bases overseas (Cohen 2003). Cohen quotes Meyer (1988) that “each of the American bases was “surrounded by a ‘pleasure belt’ of restaurants, bars, massage parlors, hotels, nightclubs and brothels” (Meyer 1988:70). Some of these original establishments still remain in Udon Thani while many closed as the US military left.

The war left three main important economic drivers to Udon Thani city (Wikipedia, 2007b). The first was that many of the residents learnt English which made the city more competitive and led to a high number of Thai expat workers coming from Udon Thani, second the US Embassy remained which helped make Udon Thani the regional hub of today and third were the ties that the hub and airport created.

Udon Thani also plays the role of a commercial centre for Vientiane, Laos which is around one hour by car. On weekends Laotians will come to do their shopping. With the recent opening of an international terminal and direct flights from Singapore and proposed flights to Hong Kong, Udon Thani current role as an aviation hub for Vientiane will increase.

The war also left behind perhaps hundreds of former US soldiers that remained in the area and created much of the expat infrastructure that has drawn more recent expats retirees.

Udon Thani does not have any natural amenities. Within the province there are several world class archaeological sites including Ban Chiang which was inscribed on the UNESCO World Heritage List in 1992. There are no mountains, lakes or major rivers

that many of the neighbouring provinces have. Tourism in the northeast of Thailand is a fraction of the levels in the other regions of Thailand but has grown in the past few years. Most tourists that visit the northeast of Thailand are often on the “tourist trail” on their way to or from Laos.

Due to the lack of natural amenities Udon Thani may seem like an odd site for a case study on IRM. Nong Khai, Thailand which is located one hour north on the Mekong River was the first destination chosen due to the “7<sup>th</sup> best place in the world to own a second home” ranking Nong Khai received by the AARP publication Modern Maturity (The Nation, 2001). Doing some preliminary research in Nong Khai led me to Udon Thani which has several thousand IRM compared to a few hundred in Nong Khai.

Though the amenity rich destinations of Pattaya, Phuket, Ko Samui, Chiangmai, Hua Hin are the main IRM destinations in Thailand, Udon Thani was chosen as locals would not be confused between IRM and tourism due to the relatively few tourists.

According to Internet messages posted to the [www.udonmap.com](http://www.udonmap.com) forum Udon Thani has lost of many of the old GI haunts since the war ended but according to the local expat population a few places still remain including Wolverine, TJ’s an American style restaurant and some massage parlors. Many of the other places that soldiers frequented during the Vietnam War are now either closed or in deep disrepair. During the war, there was a large clustering of bars close to the entrance of the airport and bars were located throughout the town as well.

The number of expat bars has risen dramatically in Udon Thani over the past few years. Most of the expat social activity takes place on the cluster of bars located across the road from the Charoensri Shopping Complex but along Prajak Road and

Sampantamitr Road there are small clusters of expat bars. There is also a scattering of expat bars throughout the rest of the city. See figure 4 for a map of where the bars are located.

The group of bars is unintentionally hidden from the view of the main roads and is found through a series of alleys. The bars are housed in an old market which is in the process of redevelopment with several sections getting torn down over the past few years to provide parking for the main shopping centre. There is consistent talk about the future of these bars as the land is slated for development.



**Figure 3: Soi Pattaya is a group of 13 bars located in the center of Udon Thani.**



**Figure 4: A standard Udon Thani bar. The younger clientele is not representative as older men are the typical clientele.**

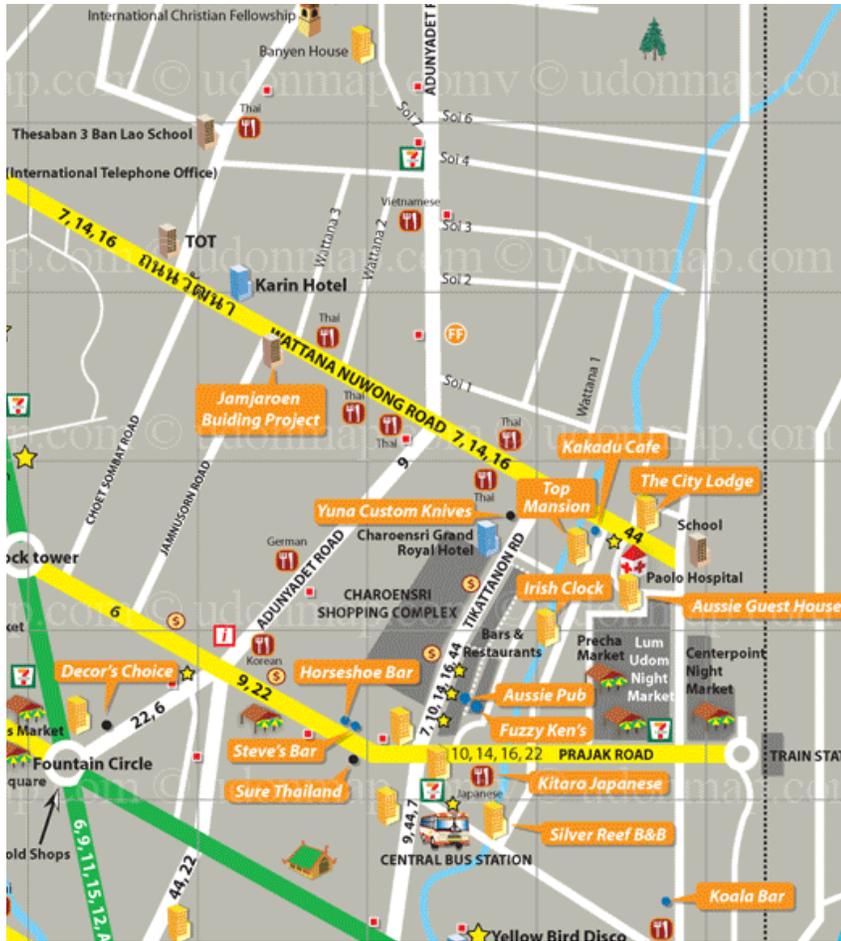


Figure 5: This tourist and expat map gives an idea of the location and scale of the hotels and expat bars located in central Udon Thani(Source: [www.udonmap.com](http://www.udonmap.com)).



**Figure 6: This photo is taken from the fourth storey of the main shopping complex. The main group of expat bars (Soi Pattaya) is located under the red shading. Though Soi Pattaya is not directly visible from the street anyone using the main shopping complexes auxiliary parking lot will walk through the bars.**

Around half of this group of bars is managed by expats while the other half is Thai managed.

The bars are a mixed with most catering to more drinking and socializing atmosphere with a smattering of the bars having loud music. Levels of prostitution at the bars is mixed as prostitution is very evident at a few of the bars while at others prostitution is more subtle or nonexistent. All the bars are staffed primarily by Thai females except for a foreign male owner or manager. Many are owned by Thai females.

Some of the expat community refers to this cluster of bars as Soi Pattaya named after Thailand's main sex tourism resort. This is where the majority of problems occur

with the expat community with fights or other drinking related problems occurring on a weekly basis.

During the day most of the bars serve food and the clientele are primarily older expats while at night the bars have a mix of older and younger expats.

Since 2005, expat bars have spread to Sampantamitr Road which is between one block away from the main bars. The Irish Clock, which is an Irish style pub, is the most respectable of this group of bars with the surrounding bars being among the seediest expat bars in town.

There is a clustering of a few bars on Prajak Road, many of these bars follow the same formula with a combination of Thai and western food, bar girls, cheap drinks, music and occasionally a pool table.



**Figure 7: Foreigner bars are located throughout town and are clustering in small groups.**

None of the expat bars in Udon Thani are particularly busy and there is a high turnover with bars being sold on a near monthly basis.

Along Adunyadet Road there are a few alleys with several brothels that are primarily staffed by Laotian females and are frequented primarily by Thai men but also are frequented by the expat community. A few foreigners met visit the alleys very frequently. There is another similar alley in the downtown area.

There are many expat managed restaurants in town with several Italian, a Mexican (Thai owned and managed), an Australian, an American and a German restaurant present. The clientele in these restaurants is primarily expats and their Thai families.

There was a group of youths targeting foreigners in 2006 which was promptly dissolved by the local police ([www.udonmap.com](http://www.udonmap.com)). Many of the muggings occurred as foreigners were leaving the main expat bar areas. There are also numerous reports of breakins while residents were sleeping or away from home. The more rural or suburban homes are more prone to breakins.

Still, Udon Thani is considered a much safer destination than Pattaya which is the main centre of sex tourism and one of the main centres of IRM in Thailand. The Pattaya newspapers report suicides and murders of tourists and expats almost on a weekly basis (Pattaya City News, 2007a, 2007b, 2007c, 2007d). Udon Thani has its share of crime and murders against expats but on a much smaller scale compared to Pattaya.

The [www.udonmap.com](http://www.udonmap.com) forum also has many foreigners reporting that crime is generally on the increase in Thailand on a whole and in Udon Thani.

In rural Udon Thani province the issues are similar but the poorer rural village may be impacted more. “In northeastern Thailand, men from Germany, Switzerland, Britain and other Western countries live with their Thai wives on neatly groomed streets that stand out from ramshackle neighboring villages” (Fuller 2007:web). The most famous example in Thailand is Baan Jaan in Issan’s Surin province. In this village 100 of the 540 households have a foreign son-in-law who is most likely from Switzerland. Thais call this town *Baan Swiss* or the Swiss village (Montlake, 2004). Most of the marriages between Thais and Swiss in this village have occurred through personal contacts between family members.

### **IRM and Udon Thani Economy**

A 2004 news article found that *Isaan* females marrying foreigners “remittances inject around \$35million a year into the region's economy, according to the government's National Economic and Social Development Board. This amounts to 6 per cent of the agricultural region's annual economic output” (Montlake, 2004:web).

In the case of Ban Jarn “Swiss” in Roi Et Province the foreigners wives were recruited by the governor to promote handicrafts and tourism in Roi Et (Montlake, 2004). Khon Kaen regional tourism office has recently initiated a program to “wow the expatriate husbands with the region’s tourist attractions in the hope that it will prompt them to spread the word about Isaan to their friends and family back home” (Wannapruek, 2007:web)

Based on the research by Srichan (2006) in one village of Udon Thani province foreigners donated just under 1.5 million (CDN\$50,000) baht for a temple.

## ***Review of Thai-Foreign Marriage Literature***

### **Foreign – Thai Marriages**

Research has found that cross cultural marriages have happened in other parts of Isaan (Nation Multimedia Group, 2006). Around 10 years ago marrying a foreigner was acceptable only for females from a low social class. In the past few years this has changed and Thai-Foreign marriages are now accepted by much of society (Montlake, 2004). IRM has likely played a role in this trend.

Other research has used the number of registered Thai-Foreign marriages in Udon Thani to come up with 2003 figure of 2,228 foreigners (Srichan, 2006). This number will likely be very low as other research has found that 44 per cent of Thai-foreign marriages in Isaan are not registered (Phopayak, 2006b).

There are only a handful of research papers available on marriages between Thai and foreigners. Cohen's (2003) work is the most complete and gives a good overview of the marriages from a foreign perspective.

An International Herald Tribune article wrote that,

“about 15 per cent of all marriages in the northeast, a study published by Khon Kaen University found, are now between Thai women and foreign men. Most of the men are Europeans, but there are upwards of 300 or so Americans, many of them veterans of the Vietnam War who were based in Udon Thani in the 1960s and early 1970s and are living here, most of them with Thai wives as well” (Bernstein, 2007).

The same Khon Kaen University study cited in the above article also found that 90 per cent of the Northeastern inhabitants want their daughters to marry foreigners (Bernstein, 2007).

Historically the first marriages between foreigners and Thais were royalty and aristocrats marrying foreign females (Cohen, 2003). Many of these marriages fell on hard time as,

“once the couple settled in Thailand, allegedly deriving from the manner the Thai husbands treated their wives, their taking of second wives (*mia noi*), and from difficulties in the wives’ relations with their in-laws (Cohen 2003:59 citing Teerawichitchainan 1997:1).”

Foreign males and Thai females began marrying after the stationing of military as occurred elsewhere in Asia in the 1950’s (Cohen, 2003).

Prostitution led to many of the first marriages in Thailand with American soldiers often having a “rented wife” for the duration of their time and sometimes marrying. Most of these couples would settle in the United States but some stayed in Thailand(Cohen, 2003).

The nature of Thai prostitution was changed because of the presence of American bases.

“This presence encouraged the induction of young women from remote villages to prostitution around American bases-particularly that of girls from the impoverished northeast (Isaan). These women continued to provide the bulk of tourist-oriented prostitution that emerged with the growth of foreign tourism, and constitute up to the present the principal segment of the “marriage market” for tourists and other foreigners” (Cohen 2003:61).

Research has also found that over 70 per cent of the wives had previous Thai husbands (Phopayak, 2006a). Thai culture makes remarrying very difficult for these women which makes marrying a foreigner a valid option.

Cohen (2003) finds three different ways that tourists marry Thai females. Spontaneous tourists marry often within one or two weeks of meeting and often have little clue to their wife’s background or reason for marrying.

The second type usually takes longer and plays the field before settling on a future wife. There is often more knowledge about the female and her background.

The third type are men that come to Thailand specifically to find a wife. Often these men are,

“in some way handicapped with respect to their domestic “marriage market” – too unattractive, or too old to find a desirable marriage partner there – or have had disappointing experiences with Western women. In some cases, their opportunities on the domestic marriage market are too restricted, so they engage in a search abroad” (Cohen 2003:63).

There have been many industries that have developed around the marriage industry with websites, dating agencies, translators and lawyers all playing roles (Cohen 2003). The matchmaking industry was video documented (Theroux, 2000) and showed one infamous mentally unstable British male getting married within three days of meeting his wife-to-be. A follow-up newspaper article found that this marriage did not last (Sunday Mail, 2004).

Recent research has found that only 4 per cent of Thai wives met their foreign husbands through the Internet and “about 60 per cent had met their future husbands at workplaces or entertainment venues, about 20 per cent via mutual friends and 17 per cent through relatives, most of whom were married to foreigners” (Phopayak, 2006b:web).

Cohen (2003) finds that there are three types of marriages. The traditional marriages are done according to Thai tradition with Buddhist monks. Because most marriages involve females from rural village backgrounds, the marriages are held in the villages.

Formal marriages are registered with either Thai or the grooms' country's authorities. Many of the traditional marriages are not registered. The formalization lays out rules and rights of both parties in the marriage.

Consensual marriages are similar to common law partnerships. These are often formalized when visas are required to live in Thailand or other countries.

Cohen (2003) finds that there are many issues these couples face which were remedied by relaxation of laws in the mid-1990s. Prior to laws changing children of these marriages were denied automatic citizenship.

Prior to laws changing in the 1990's Thai's married to foreigners were restricted from owning land which delayed the formalization of many marriages.

There are many issues for foreign males for formalization of marriages. Benefits are mainly that residence in the country is made easier by the visa granted. Many expats do not want to commit to marriage as their property may be given to wives in divorces or death (Cohen 2003). This speaks volumes about the faith many foreigners place in the relationships.

The marriages are "generally heterogamous in every respect" (Cohen 2003:68). There is almost always a large age discrepancy between the couples with the largest age differences occurring with retirees settling in Thailand (Cohen 2003). Research on marriages between foreigners and Thai's in Khon Kaen, a neighbouring province, found that the average age of the foreigners was 50 and the average age of the wives was 35 (Phopayak, 2006a).

Wives tend to come from "lower rural classes" while the expats are middle or lower-middle class (Cohen, 2003). Husbands usually have post-secondary school while

most wives have only a few years of school (Cohen, 2003). Language issues are usually a major barrier in any communication between the couples (Cohen, 2003). For social networks husbands usually socialize with foreigners while wives socialize with Thais (Cohen, 2003). Many of these differences are not so important in the beginning stages of marriages but as the “honeymoon” ends the differences become more evident.

Thai culture has strong beliefs in dreams, spirits and ghosts as well as the employment of fortune tellers and astrologers. Foreign husbands are often opposed to such views (Cohen, 2003). Many of the husbands are ethnocentric in their views and demand that their wives learn western customs and languages. Westernization is common in elite aspects of Thailand and has funneled down to all other social classes. There are examples of some wives of foreigners getting plastic surgery and breast enhancement which was also evident in Udon Thani.

The large differences lead to many conflicts in the marriages. These conflicts tend to be more evident as the relationship matures and the husband perceives he is giving more, primarily financial, than receiving in the relationship.

Most often financial demands from the wife are because of pressure from the family.

“These claims derive from a basic conception common in contemporary Thai rural family regarding the value of its daughter as a “resource” and her expected role, when married to a foreigner, as a conduit through which the wealth of her husband could be made available to other members of her family. Poor rural families tend to behold their daughter as an “investment” which they will be able to retrieve at marriage – richly so, if she marries a *farang*” (Cohen 2003:72).

Dowries are prevalent with marriages and Cohen finds they are in the range of US\$250 to \$2500 as well as a house being built for the parents. It is common that families will ask for additional money whenever financial problems arise and daughters

will ask for the money from their husbands. Dowries are one of the major topics represented on both the [www.udonmap.com](http://www.udonmap.com) and [www.thaivisa.com](http://www.thaivisa.com) Internet forums.

This ongoing financial commitment to families is very different from the western form of marriages and is hard for many husbands to accept (Cohen 2003). Which again is evident on both the [www.thaivisa.com](http://www.thaivisa.com) and [www.udonmap.com](http://www.udonmap.com) forums.

Cohen (2003) writes that further conflict with relationships is caused by the insecure legal status of foreigners. This can range from visa issues to property ownership issues which often have to be in the wives' names. In fear of losing houses and property to their wives, many foreigners will have right to reside contracts placed on the land which places strain on the marriages as is the contracts are a sign of distrust.

The insecure legal status may also keep husbands from leaving wives as the financial loss will be too great. While the financial benefit for wives to leave a husband is high. Recent research in Udon Thani on the financial stability of the wives has found that the wives are financially stable even after the much older husband dies (Srichan, 2006).

While Cohen's research does not examine children of these marriages, personal communication with Cohen (Cohen, 2007) finds that,

“Women marrying *farangs* often have children from a previous marriage with a Thai husband. The new husband has often to take care of those children, which may become a topic of tension between the spouses. My feeling is that *farangs* marrying Thais often desire to be a "couple", but not a "family" (Cohen 2007:email).”

Other more recent studies have examined this issue in more detail. One study found that over half of the wives have children from previous marriages (Phopayak, 2006a). Srichan (2006) found mostly positive benefits from the marriages but found that the children in the marriages had money spent on them as a “substitute for love, warmth,

and closeness in the family” (Srichan, 2006:abstract). The children also were “not interested in studying further at higher levels. They hung around at night, which were behaviors at risk of other problems that would follow” (Srichan, 2006:abstract).

Research on Japanese retirees in Thailand found that the children of Thai and Japanese marriage are registered as Japanese citizens and visit Japan “fairly frequently” (Toyota, 2006).

There is no research available on retired expats having babies intentionally but it is evident. This may stem from the fact that many “*luk-keun* ("half-child"), mixed children, are considered beautiful by Thais (Cohen, 2007).” Many actors and actresses in Thailand are *luk-keun* children.

### ***Sex Tourism in Thailand***

Thailand has an infamous reputation for being a sex tourism haven. Though this is true for certain areas (areas of Pattaya, Chiang Mai, Phuket and most other major tourist centers) the majority of the country’s tourism product does not cater to this market. Research found that male tourists’ perceptions about tourism in Thailand, both sex and erotic tourism were more important than for female tourists but did rank as the lowest items concerning their views of Thailand as a tourist destination (Henkel, Henkel, Agrusa, Agrusa, & Tanner, 2006). Thailand has a well rounded tourist product with sex tourism making up a very small proportion of visitors.

Garrick’s (2005) review of literature on sex tourism found some of the common perceptions of Thai women by sex tourists were that they were more submissive and affectionate than western females, they enjoyed socialising and sex more, foreign men

thought themselves superior and sex was more natural and common for third world females.

Through the literature MacQuarries examined the three types of sex tourists typologies ; the Macho Lad, the White Knight and Men Looking for Love which were terms previously used in the literature.

## **Macho Lads**

Macho Lads was coined by O'Connell Davidson (2000) and "much of the literature regarding sex tourism focuses upon examples of sex tourists who exhibit extreme levels of anti-social, misogynistic and racist behaviours and attitudes towards Third World women" (Garrick, 2005:498). The typical Macho Lad's main reason for sex tourism is to fulfill a need for "sexual gratification" (Garrick, 2005).

"According to O'Connell Davidson, the 'Macho Lad' is a testosterone-fuelled, chauvinist who enjoys the abundance of cheaply priced sex that he can obtain from women in Third World nations during his holiday. As such, O'Connell Davidson asserts that the Macho Lad will usually not care about the women he beds, and is not interested in forming a long-term relationship" (Garrick, 2005:498).

The Macho Lad may have an adverse effect on other tourists who may join in sex tourism as they feel compelled to join in as many other tourists are involved. Garrick (2005) writes that the social psychologist Le Bon termed this phenomenon social contagion.

## White Knight

The “White Knight is essentially a sex tourist who identifies himself as a ‘good guy’ in comparison to other foreign men who travel to Third World countries to engage in commercial sex with local women” (Garrick, 2005).

Garrick’s review finds that the White Knight “feels pity and compassion for the unfortunate economic situation of Thai women involved in the sex industry”(Garrick 2005: 502). This is compounded as many prostitutes, especially from Isaan, that come from divorced marriages with Thai men (Garrick : 2005).

Garrick also finds that the White Knight,

“desperately wishes to disassociate with the label of sex tourist. It can be asserted that his rationalizations are constructed in order to assuage the feelings of guilt that he supposedly suffers due to his involvement in sex tourism” (Garrick 2005:503).

Garrick’s (2005) review of Robison’s research found that White Knights also tend to have racist views towards other nationalities of foreigners while their own nationality treats women with more respect. This is a trait shared with the Macho Lad.

Unlike the Macho Lad who will have sex with many women the White Knight will have sex with fewer women and often only one that is contracted for the duration of the holiday (Garrick 2005).

Though the White Knight primarily sees the prostitute as a victim Garrick reviewed Cook’s article where the women see themselves as “financially independent women leading the lifestyle they desire (Garrick 2005: 505 citing Cook 1998: 270).”

## Looking for Love

Garrick's review of literature finds that "it become evident that sex tourists are often lonely individuals, seeking companionship and love" (Garricks 2005: 506). He cites Cohen (2003) as saying it is common that many come to Thailand looking for a wife.

"The average foreigner coming to Pattaya [one of the locations in Thailand that is well known for sex tourism] tends to be a European man in his late thirties or older, a bit overweight, a drinker with a failed marriage and possibly a couple of kids behind him. It will be his second or third trip to Thailand and he will scour the beer bars and the go-go's for his 'perfect match'. (Garrick, 2005 citing Stearn, 2003: 50)

The higher status and their higher desirability make traveling abroad for finding a partner quite desirable for many of these men.

"For these men looking for love in Thailand, they have found their paradise. Not only are beautiful, young women meeting their physical needs, but also their emotional quest for love and affection has finally ended. Needless to say, this is often not the case. Most importantly, the elevated social and economic status that Western men receive when they travel to Third World nations allows them to more easily rationalise their participation in the Thai commercial sex industry" (Garrick 2005:507).

The "Lookingforlove sex" tourist may also extend to the dating and introduction websites that play matchmaker between Thai women and foreign men (Theroux, 2000). Internet introduction sites have virtually replaced the mail order bride businesses (Wikipedia, 2007a).

## Conclusion to Literature Review

The literature review examined the definitions and literature surrounding IRM, DM and expats. This included pertinent tourism and planning theories, second homes and amenity migration literature. The research then moved onto globalization forces and

expat literature before becoming more localized examining literature relating to Udon Thani and pertinent research on Thailand, namely sex tourism.

The next section will layout the findings of the research this will be followed by sections on discussion and implications for planning.

## **Chapter 3 - Findings**

The findings section will be broken down into identifying the retirees, their reason for choosing Udon Thani and the economic, social, environmental as well as medical impacts. Local residents views of the IRM and expat population will be examined as well as current planning initiatives will be explored.

In general, the population of retirees in Udon Thani was incredibly homogenous. Only in those cases where one or two retirees has stuck out was it mentioned.

### ***Who are The Retirees of Udon Thani?***

The tourism office of Udon Thani provided an official estimated number of foreigners in the province at between 3000 and 4000. Another number provided by a local academic was that 2500 foreigners registered to take part in the 2006 Songkran festival which is held every April. During this festival a special ceremony (see figure 9) is performed for the foreigners living in Udon Thani province which foreigners are encouraged to attend. It should be noted, that no ceremony is performed for the Thai wives that marry the foreigners and are the primary reason for many of the foreigners moving to Udon Thani.



Source: [www.digitalnomad.org/Photos/0501/IMG\\_0515.jpg](http://www.digitalnomad.org/Photos/0501/IMG_0515.jpg)

**Figure 8: During the annual Songkran festival in April, a special ceremony is held thanking the retired expats for choosing to live in Udon Thani. There is no ceremony for thanking the Thai wives.**

Interviews with foreigners find the estimates of foreigners in Udon Thani to be much higher with estimates ranging from around 5000 to 8000 in the province and around 15000 if the neighbouring provinces of are included. Udon Thani town would be considered the regional centre for IRM.

Talking with local residents the numbers were varied. Many thought the numbers were around 100 to 300 in the city to around 1,000 in the city. Some thought the numbers were much higher with 30,000 and 50,000 being the higher estimates in the province.

All agree that the number of IRM is growing rapidly. The researcher estimates the number of expats has doubled over the past three years and is continuing to grow at an even faster rate.

Almost all the retirees are male. The researcher was not able to meet one retired female during his field work in Udon Thani but heard stories of a few.

Almost all of the foreigners are previously divorced with many divorced more than once in the west and have married a Thai wife. Only one widowed expat was met and two men were met that were never married.

Almost all of the foreigners first lived or stayed for an extended period of time in Pattaya, Thailand before moving to Udon Thani. The fact that the wives were from Udon Thani province is the biggest factor in the move. This may be changing though as more men are meeting their wives on the Internet and coming directly to Udon Thani.

There were also a handful of expats that retired to Spain, Philippines and Mexico prior to moving to Pattaya and eventually Udon Thani. Due to tightening of immigration laws in Thailand some retirees were looking at retiring in Philippines and other neighbouring countries.

There were also two older British expats that brought their retired fathers to live in Udon Thani.

A list of 299 retirement visas that were issued to foreigners in northeast Thailand was given to the researcher by the immigration office in Nong Khai. Of these, 23 per cent were British, 20 per cent American, 18 per cent were German retirees and 11 per cent were Scandinavian, 6 per cent Dutch and 4 per cent Japanese. The remaining 18 per cent were from a mix of countries.

Statistics on German's living in *Isaan* (Northeastern Thailand) derived from an immigration representative of the German expat population found that 65 German's were based in Udon Thani province. The surrounding provinces of Sakon Nakhon, Nong Khai, Khon Kaen, Nong Bua Lampoo, and Korat only accounted for 42 Germans in total.

Past careers were very diverse but there are a high number of engineers which is estimated at around 10 per cent of the foreigners and possibly closer to 15 per cent. Reasons for this may be due to the nature of engineers working internationally and higher wages. A few engineers working offshore chose Udon Thani due to the historically high number of flight connections to Bangkok from Udon Thani and hence the world. This is similar to other research performed in one of the Udon Thani villages that found a high proportion of engineers as well (Phopayak, 2006a).

Almost all of the retirees have married females from Udon Thani or the surrounding area. This is the largest reason for choosing Udon Thani. Many of the wives have been married and have children from previous marriages to Thai men. When a foreigner marries his wife, the extended families will often be adopted by the foreigners. Many of the retired expats are having children themselves in Udon Thani but there are no current numbers to support estimates of this population.

As there is a high divorce rate, retirees will often remarry. It is very common that retirees will have divorced at least once in Thailand and find another Thai wife.

Amongst the younger foreigners there are several that have web-based businesses and a few were met that are programmers that are able to work via the Internet. There were also a number of engineers that worked abroad and chose to live in Udon Thani.

There has been a dramatic increase in the number of foreigner run bars, hotels/guesthouses and restaurants recently which many of the expats run for profit while a few may run the businesses to simply keep busy. It is speculated that the running of bars as a hobby or to offset drinking costs occurs more in the villages. Due to the high

turnover of these establishments most of the IRM population agrees that many bars are unprofitable.

Though there are many expat bars in Udon Thani, estimates are that the majority of foreigners do not frequent these bars more than once a week. Using the three sex tourist typologies the majority of expats in Udon Thani would be considered “Men Looking for Love.” The majority of the unmarried expats and some married would be considered the “White Night” with a minority falling under “The Macho Lad.” Based on comments from the IRM population and comments on the [www.udonmap.com](http://www.udonmap.com) forum, many feel that the “Macho Lad” typology is increasing especially in the past one or two years and is coming to Udon Thani rather than staying in Pattaya which has been the traditional haunt for this typology.

Most of the retired expats and locals feel that there has been an increase in the number of troublesome expats moving to or visiting Udon Thani in the last one or two years. Many of this undesirable class would match the definition of “the Macho Lad” sex tourist typology and are causes of many of the more public problems occurring in the main bar areas and local press (Dream Team-www.udonmap.com, 2006).

As mentioned in the research methods section, many of the retirees were simply too hostile, obnoxious or drunk to interview thus they were left out of the interviews. These would include one admitted pedophile and another expat that, due to numerous comments made, was highly suspected to be a pedophile.

A minority of the expats and retirees are social outcasts from their countries of origins and some were the worst people the researcher has ever met in his life and was scared and nervous with some of interviewees. Due to their personalities and mannerisms

the researcher did not interview many of them and simply avoided them. However, the majority of interviewees were generally good people.

In Udon Thani, the research found that most of the retirees and migrants have accepted aspects of Thai culture especially the funeral rites. Many retired expats were seen wearing royal yellow shirts which are representative of the King of Thailand and were especially prominent in 2006 as it was the 60<sup>th</sup> anniversary of the King's reign.

Many expat retirees begrudgingly accepted the Thai tradition of financially assisting extended family members. This was seen as a trade off for informal family care as the expat retiree ages. This is a major point of contention in the cross-cultural marriages.

Thai language skills are minimal but a few retired expats have made an effort to learn the language and some do attend language school or employ tutors. The main reason for not learning the language is the age of the retirees and the fact that their wives can act as translators when needed. Many retirees that move to the villages subsequently move to the city as language issues become a major issue and they need contact with other foreigners. One foreigner was met that was fluent in Thai and chose to live in a village so he would not have to communicate with other foreigners. He chose to live an entirely Thai life.

Much of the IRM population tend to look down upon the local population and are ethnocentric in their views. This tends to be quite common in the IRM literature. Many would be considered "fakepats" (a term coined to describe gringos living in Mexico) as they do not truly immerse themselves in the local culture and language while preferring to shop in foreign "big box" stores (Bower, 2007) as opposed to the local shops.

No artists were met in Udon Thani. The only art seen that was displayed by a foreigner was for sale at one of the bars (see figure 10) which was indicative of the artists other work.



**Figure 9: The only local expat artist's displayed art was on display in the bathroom of the Down Under Bar.**

The one female expat interviewed in Nong Khai was an amateur artist. Based on observations, the impression of Nong Khai is that the small cluster of around 10 IRM in the centre of town is very different than Udon Thani's community. There is a small community developed around a lane that includes a yoga studio, book shop and a popular backpacker guesthouse. This small neighbourhood has somewhat of a "bohemian" feel to it. A high percentage of the foreigners in this lane are retired foreign females. This lane is not representative of the rest of Nong Khai city which has perhaps hundreds of retirees.

However, this population is a minority and the majority are men that live on the outskirts of Nong Khai and in the countryside and are very similar to Udon Thani's population. Nong Khai was the only place that expats got upset when questions were asked to a group of men at a bar about what village expats lived in.

No musicians were met in Udon Thani but there are several retiree musicians clustering in other parts of Thailand. Pai in Mae Hong Son(Cohen, 2006) province and Bangkok have several retirees that are migrating there for music and cultural scenes.

### ***Why do the Retirees Choose Udon Thani?***

The town of Udon Thani is a unique case study as there are no true natural amenities and the town is rather unattractive when compared to other Thai cities. Below is a list of reason why retirees and expats are choosing Udon Thani as a retirement destination.

- Wives and girlfriends come from Udon Thani or the region.
- Close to Laos for visa renewals. A visa renewal can be completed in a few hours.
- Veterans of Foreign Wars (VFW) branch and history of US army presence.
- Hot and dry weather is preferable to hot and humid weather of beach locations.
- Airport with many flights a day. International flights from Singapore will add a new dimension.
- Six cheap golf courses within an hour's proximity.
- Fewer tourists than other cities.
- Excellent medical facilities.
- Cheaper cost of living compared to other places in Thailand.
- Laid back life style that is much quieter than other areas of Thailand.
- Local Isaan culture
- Local people are very friendly.
- Shopping and recreation amenities
- Concentration of other foreigners and services.
- Safety issues.
- Udonmap.com website. Potential migrants can see active community and ask questions about a potential move.

Through the interviews with retirees the main reason for the move is that wives or girlfriends come from this area. Of the retirees living in Udon Thani city several were met that initially moved to the smaller towns and countryside in Udon Thani province and later make a subsequent move to the city when small town life becomes too quiet. The rural population of foreigners is rapidly growing and subsequent moves may be less common as larger masses of foreigners allow larger social networks to form and more social networks to develop in the villages.

For those retirees staying on tourist visas the proximity to the Laos border is very attractive as “visa runs” can be done in a few hours. Due to recent immigration changes this has likely become less of a factor since late 2006.

Udon Thani is also a cheaper town than the other more popular seaside destinations. The popularity of Pattaya, Hua Hin and Phuket over the past few years has driven costs up substantially. In Udon Thani, a round of golf can still be found for under \$15 which is a fraction of the costs of other towns in Thailand. The lure of six golf courses within an hour should not be underestimated for the retired male. Housing costs and rental are also much cheaper than areas in Pattaya, Bangkok and coastal areas.

The airport, with several Bangkok bound flights a day, has been a large factor for some retirees. Two engineers interviewed working offshore found this particularly attractive.

Other reasons for choosing Udon Thani may also include the tremendously kind and friendly people, world class medical hospitals, hot-dry climate, an already existing large community of foreigners and an elevated status for foreigners in northeast Thailand.

The [www.udonmap.com](http://www.udonmap.com) website was not a primary reason for retired expats to move to Udon Thani but the forum section of the website is a factor due to the attention it brings to a large retired expat community living in Udon Thani.

When local residents were asked why foreigners were choosing to live in Udon Thani many of the similar answers were given with the majority citing wives as the primarily reason.

Key informant interviewees gave many of the similar answers but the higher status of foreigners in Udon Thani and perhaps Thailand in general was a primary reason.

Only one foreigner mentioned that a primary reason for choosing Udon Thani was that there was a limited threat from terrorism which was much higher in the tourist resorts of southern Thailand. The main concern about terrorism was that any such attack would reduce the value of any property purchased.

### ***Impacts in Udon Thani***

Impacts examined for this study included environmental, economic, cultural and social as well as medical. Due to the current scale of IRM in Udon Thani many of the impacts are hard to determine. This is found with amenity migration research and impacts often are evident when it becomes too late (Chipeniuk, 2004).

### **Economic**

In Udon Thani, all local residents and key informants realized that positive economic impacts were the greatest. In general, the retirees have a much higher level of disposable income than local residents, which based on research in neighbouring Khon Kaen, is around 60,000 baht (CDN\$2,000) per month (Phopayak, 2006a). Though the

researcher got quite personal with many of the retirees, income/pension levels were on area that was seldom touched on.

Based on interviews with housing developers it is determined that approximately 20 to 30 per cent of all new housing is being funded by foreigners and it is estimated that around 70 per cent of high end homes are being funded by foreigners. As foreigners are not able to own land, most of these houses are being bought in Thai wives' names or through a loop-hole that allowed registered companies started by the foreigners with silent Thai partners to purchase property. In 2006, this loop-hole was tightened which dramatically cooled the real estate market for foreigners in Thailand.

Many of the foreigners shop at large hypermarkets rather than smaller stores and the traditional markets. One key informant interviewee thought that the foreigners may actually perpetuate the popularity of hypermarkets.

Shopping at hypermarkets may limit the multiplier effect as profits leak out of the economy. Reasons for foreigners shopping at the large stores are the set marked prices and convenience the large stores offer. Hypermarkets also cater to cars and trucks which many foreigners are dependent on due to the location of their rural or suburban homes. Many foreigners feel that they receive poorer value and pay higher prices at the small local shops where merchants verbally negotiate prices. With very limited Thai language skills many foreigners may feel unable to shop in these stores.

The tourism industry has piggybacked IRM. Foreign tourists come primarily because of word of mouth from friends living in Udon Thani or they meet girls on the Internet in other parts of Thailand and subsequently visit Udon Thani.

There are no direct taxes collected from the IRM population. Foreign pensions and income are not taxed and there are no residential property taxes in Udon Thani. Due to the size of houses, much of the IRM housing may eventually be a burden on local finances as they use more resources than the Thai households and communities may have to upgrade infrastructure. Many retirees already complain about low water pressure in their housing developments.

Costs may be offset though by the high spending and generation of business taxes due to foreigners' shopping and expenditures. For urban finance this may make increasing service delivery to existing developments justifiable. No research examined foreign household expenditures and it is purely speculation that these households spend more compare to Thai families.

## **Social and Cultural**

A few Thai interviewees have noticed a large shift in the past five years as marrying foreigners has become more accepted in Thai culture.

A few interviewees thought that the youth should be educated about marrying foreigners so people know what they were getting themselves into.

Interestingly, many of the government department interviews that were most favorable of foreigners had a daughter that married a foreigner in their family. As more government departments have foreign "son-in-laws" it will be interesting to see how the government departments' views on foreigners residing in Udon Thani change.

Locals view the primary reason for Thai women marrying foreign men is for easy money.

The foreigners estimated that the Thai-foreigner divorce rate is very high at around 75 to 90 per cent. Many of the marriages share shocking commonalities with Cohen's (2003) research on Thai-Foreign marriages. Based on interviews, comments from the [www.udonmap.com](http://www.udonmap.com) Internet forum and observations in Udon Thani, the primary reasons behind this high divorce rate are:

- Primarily one-sided amorous nature of the relationship for the older foreign male
- Large age differences
- Speed of courtship prior to marriage
- General unsuitability of many of the men to marriage
- Cultural and socio-economic differences
- Financial incentives for marriage
- Lack of trust
- Lack of communication

The majority of marriages involve uneducated Thai women with children from previous relationships. Marriages between retired foreigners and women in their mid to late 30's are more stable than the marriages with women in their twenties. Many of the wives with children from previous marriages would have a difficult time finding Thai husbands due to Thai society. This may be one of the most positive impacts in Udon Thani but further research will have to examine this in more detail.

The enormous increase in bars was also seen as a negative impact of IRM, tourism and AM. In 2000, there were only two or three bars catering to foreigners. Now there are easily over 30 and closing in on 40 bars with new ones seemingly opening up monthly.

The increase in bars has possibly coincided with a lowering in the quality of foreigners moving to Udon Thani. Almost all foreigners and local residents noticed a decline in the quality of foreigners over the past year specifically. The alley of 13 foreigner bars beside the main shopping complex has been give the nickname of Soi

Pattaya by many of the foreigners as the alley resembles Thailand's most famous sex tourism destination.

Housing costs have risen significantly in Udon Thani. IRM only plays a small role in this but if the scale of IRM continues this will eventually play a larger role as land speculation becomes more prominent as has occurred in Mexico (International Community Foundation, 2006).

Though many of the houses are modern looking these are common designs adopted by the Thai middle class throughout Thailand and are not a direct impact of the expat population. On a visit to Hua Hin there are now Spanish style housing developments which are new to Thailand.

The largest difference in housing is the increasing size of the houses in Udon Thani. This may be directly related to the expat retiree as there may be competition in large houses amongst the retired expat population. Housing costs are much lower than houses in the countries many of the retirees are coming from. A future development aimed specifically at the Thai super-elite in Udon Thani will be amongst the largest homes in the city.

## **Environment**

The individual retiree in Udon Thani is not a noticeable environmental problem but when taken as a whole the problems are compounded and can be noticeable.

In Udon Thani, many of the new housing developments are occurring unplanned outside of the town boundaries and are annexed by the city at a later date. The upcoming land use map of Udon Thani will be noticeably larger than previous maps as the city has annexed all the new residential developments occurring just outside the border. These

sprawling unplanned communities are exactly what have put Spanish towns on the verge of collapse (Mazon, 2006).

A few foreigners live within the ring road, the majority live outside of town where low densities have made using public transportation a limited option. For those with access to public transport on the outskirts of town public transit usually ends in the early evening. The reliance on vehicles leads to more shopping at vehicle friendly hypermarkets which perpetuates the sprawl.

The largest environmental impacts are the sprawling developments and very large houses that foreigners are building in the town. Interviews with developers have determined that 70 per cent of high-end homes are being funded by foreigners. This is a dangerous trend and houses will likely get larger in the future.

The importing of very unsustainable western lifestyles is another large environmental threat to Udon Thani and other IRM destinations (Truly, 2002). If Thai consumers begin adopting similar styles and lifestyles, local resources and services will be further stressed.

In one case a foreigner put central air-conditioning in his house to Americanize his home as much as possible. The electricity bill for the house is around 12,000 baht (CDN\$400) a month which is several times that of other foreigners' homes at least 20 times more than most Thais as almost all air conditioning in Thailand is localized to each room.

Currently, most houses in Udon Thani are not being built with any form of insulation. There have been cases with some developers using insulation in their houses at the request of foreigners. Based on brief discussions with housing agents in Hua Hin

the development of houses in Udon Thani are of much lower environmental quality than many of the newer developments in Hua Hin where insulated bricks are becoming the norm and insulation in the roofs is common.

There was one foreigner met that had started up a spray on insulation company that can apply insulation to non-insulated houses.

Part of the problem in building quality houses may be the lower wages construction workers in Udon Thani receive. Developers have a hard time keeping skilled workers as once they gain experience the workers move to where they can demand higher wages such as Bangkok and Pattaya.

In Hua Hin many of the new developments are including a private swimming pool with each house. This is not the case in Udon Thani however at least one of the developments has a common shared swimming pool for residents to use.

Foreigners should not be blamed for the western style houses that are ill-suited to tropical climates. Similar designs are pervading all cities in Thailand and Thai families are often the driving force behind these “modern” style houses which are considered a status symbol. However, foreigners are driving the increasing size.

At least two interviews with Thai developers mentioned that with foreigners Thai wives made many of the decisions in purchasing the houses.

Developers also mentioned that some universal design elements have been brought about by foreigners. Some examples were non-slip floors, no changes in levels on the main floor of houses and master bedroom on the main floor.

In neighbouring Nong Khai, there is a new development underway that is aimed at the IRM market and is attempting to use somewhat more green development

techniques. This project has recently been put on hold due to the recent changes in visa laws and other factors causing instability to foreigners living in Thailand.

Second homes are prevalent in Udon Thani. The researcher came across three foreigners that owned multiple homes within Thailand. Many foreigners own houses in their home countries and have bought houses for their wives and extended families in Udon Thani. The foreigner will use their Thai houses only a few weeks or months of the year.

### **Formal Medical Care**

Udon Thani serves as the primary medical centre for the surrounding region which includes Vientiane, the capital of Laos. Medical facilities include several private and public hospitals. Retirees praised the service and not one negative comment was made about the quality of health care in Udon Thani.

Unlike other IRM destinations, almost all the retirees in Udon Thani have married Thai wives. Informal caregiving is a major reason for many of the marriages as the retiree expects to be taken care of by his wife. In many cases, the wife expects the IRM to help financially support the Thai family.

Over the past year there were two retirees that were taken to the Udon Thani's only personal care home as temporary residents. In both cases, families kicked them out because they ran out of money. Many foreign interviewees noted that there is a social contract where the foreigner financially supports the families and they expect to be taken care of for the rest of their lives.

Private hospitals in Udon Thani report that approximately 15 per cent of business comes from foreign residents. This does not include Laotians and expatriates living in

Laos. Regrettably, no interviews were done with public hospitals. With both private hospitals interviewed, international offices were started a few years ago to deal with this growing market.

One issue that the hospitals report is that many retirees are not aware of what type of insurance they have. Many believe that their insurance will cover all costs when in fact many insurance plans cover only a portion of the total costs. This is the primary problem the private hospitals have with foreigners.

Hospitals were split on whether there would be personal care homes in Udon Thani in the future. Most retirees think that there will probably be personal care homes in the future but most plan to die with their Thai families.

Only one retiree met in Udon Thani was waiting to return to the United States for free military medical treatment while all others were prepared to have surgery in Udon Thani or Bangkok.

### **Informal Medical Care and Marriages**

Informal medical care was not explored as much as this important aspect was warranted. Informal medical care was a major issue in foreigners choosing to marry but was not a determinant of foreigners choosing to retire in Udon Thani. Due to a variety of socio-economic forces the majority of Thai females marrying foreigners are from the Udon Thani region.

In almost all cases a trade off is made between the couples where the foreigner will be taken care of in exchange for financial support for the wife and her family and often extended families. The foreigner will have the upper hand in these marriages remarrying another Thai wife is relatively easy for the foreigner. When divorces occur

most foreigners will find another wife. Most foreigners have been divorced or separated at least once.

As mentioned in the previous section there were two cases of foreigners being kicked out by their families when they ran out of money. In both cases these foreigners were returned to their home countries.

Most of the foreigners that were interviewed conveyed that they were taken care of by families and generally felt like they were members of the families.

In general, the foreign husbands accepted their wife's children and take care of them financially. A common complaint on the Udonmap.com forum is foreigners that are upset with the level of education their children are receiving in private schools.

A minority of the retirees had children with their Thai wife. They had children because their wife wanted a child.

### ***Local Residents Views of Foreigner Population***

Local residents' views of the IRM foreigner population were of mixed opinions. Everyone interviewed realized the positive economic impact of the foreigners moving to Udon Thani. Most local Thais thought that the average foreigner had a good steady income. There were no negative comments concerning the economic benefits to Udon Thani.

Based on interviews with locals there was no consensus by residents on IRM. Many said IRM was good and they enjoyed them in their communities. However, when they were asked if they wanted more IRM around a third said either no or that there were enough foreigners. Primarily middle-aged and older females expressed concern about the

expats moving to Udon Thani and the social change that was occurring. Many middle-aged males did not see any problems.

Many locals also thought that marrying a foreigner was a good option for females from Udon Thani. However, an equal number also saw that the culture was changing and many thought that local females were marrying foreigners for easy money.

There was concern by some of the vendors about competition by the foreigners who are starting restaurants. Some felt that foreigners will be direct competition in the future.

Many of the locals feel that the rapid change of Udon Thani culture is related to foreigners. Some people felt that Udon Thani culture is changing faster than other areas of Thailand.

Many residents mentioned that recently more troublesome foreigners were coming to Udon Thani. Many residents mentioned that they do not want Udon Thani to become like Pattaya.

Another concern expressed was the rise in Internet dating between foreigners and Thai females in Udon Thani which is common to see in Internet cafes.

Some positive comments made were that the English language is being learnt which is good for Udon Thani and many of the foreigners are trying to adapt to Thai culture.

Views between the educated and non-educated Thai population were very different. Most educated Udon Thani residents viewed the impacts of foreigners moving to Udon Thani as primarily negative. Non-educated residents tended to view the positive benefits outweighing the negative impacts.

Many locals did not like the very visual groups of bars located in the downtown where many problems occur with the expat community.

Using Doxey's Irridex Model (1975) Udon Thani residents are spread between the euphoria and apathy stages.

### ***Current Planning in Udon Thani***

Based on an interview with the local planning department, the current plan for Udon Thani does not mention foreigners or IRM.

Interviews with local planners in Udon Thani and other government departments determined that very little is known about IRM or the expat population of Udon Thani by many of the government departments. The interviewees that were most positive and informed about IRM were related to foreigners through marriages in their families. This may have interesting consequences in the future as IRM increases in Udon Thani and more government employees are related to expats.

It is believed that planning in Nong Khai province may already have a vision of being a second home destination strongly influenced by their ranking in AARP's Modern Maturity magazine as 7<sup>th</sup> best destination for a second home in the world and the giant private hospital sponsored billboard on the way to Nong Khai from Udon Thani.

According to tourism officials, the official policy of the tourism district which includes Udon Thani and surrounding provinces including Nong Khai, is to make Nong Khai a second home destination. The tourism department has no plan to make Udon Thani a second home or retirement destination though Udon Thani is by far a more popular second home destination than Nong Khai.

There was evidence of other government departments promoting second homes in Udon Thani as a poster was spotted on second homes in the Udon Thani provincial land use office. This represents some differing policies between the land use department and the tourism office.

Currently, many of the housing developments are sprawling so called “greenfield” developments that have occurred outside of city boundaries. Discussions with the Udon Thani land department determined that these new developments are later annexed by Udon Thani as the city expands its territory.

Most foreign tourism in Udon Thani city is occurring primarily around the group of bars located by the main shopping mall. Many locals and retired expats reported that the quality of expats and tourists have declined in the past year.

The growth of bars is also occurring with no control or zoning. Officials in the planning office had limited knowledge about the expat bars and the expansion of them. During the researchers stay in Udon Thani the number of bars grew by several and have clustered in a new location one block away from the cluster of other bars. New bars were opening and closing nearly every month.

The police department has done some planning in the form of creating a tourist police which uses local and expat volunteers to assist tourists and other expats. In many cities in Thailand there are tourist police volunteers that have been organized under the tourist police to assist with helping tourists. In Udon Thani there are many tourist police volunteers that are expats however only a few tourist police volunteers are active which are primarily the Thai members.

Universal design issues are becoming increasingly present in the Udon Thani housing aimed at foreigners. As previously mentioned, non-slip floor tiles and main floor master bedrooms have been demanded by some foreigners in the housing they are buying. Other than private housing there was no other evidence of universal design planning in Udon Thani.

A trip to Nong Khai which is 50 km north and marketed as a second home destination did have some universal design elements in the city. Most notably were sidewalk/curb drops to accommodate wheelchairs that were placed on nearly every corner in the downtown. This is the only town in Thailand that has sidewalk/curb drops throughout.

### ***Conclusions to Findings***

The findings section presented findings into who the retirees are, why they were choosing Udon Thani as well as examining the economic, social, environmental and formal and informal medical impacts. The views of local residents and current planning initiatives were also presented.

The next sections will examine planning issues which will be followed by a section on discussion around planning for IRM and expat populations.

## Chapter 4 - Planning for IRM and Expat Populations

Planning for IRM is a diverse topic that entails many issues and is best planned for in an integrated manner. Below is a list of the planning issues examined in this chapter:

- Education
- Gender issues and informal caregiving
- Community, regional and national planning
- Gender issues in relation to care-giving and partnering
- Community vision
- Finance
- Leverage point for a variety of uses
- Clustering and GIS (Geographic Information Systems) applicability
- Network development

Each part of this section will be broken down to two parts where applicable. The first part will examine planning issues in more gender neutral IRM communities such as those found in Mexico, Spain and Latin America. The second part will examine issues specific to the very male-centric Udon Thani and other Thai destinations.

There are many commonalities between Udon Thani and other destinations for planning. Land use planning will likely be very similar for all communities as these areas are developing in similar ways with large sprawling developments.

When social issues are included planning will be dramatically different. Gender makeup of the IRM population and expat communities should play a major role in how communities plan as well as how the local population has benefitted from the influx of IRM and expats.

There are three directions that IRM destinations can choose concerning planning for IRM and expat populations:

1. Communities can embrace IRM to varying degrees.
2. Communities can deter IRM from occurring.
3. Communities can be selective in the population they attract and deter other populations from choosing their community.

How communities make their decision should be based on highly consultative and educational process with all stakeholders able to voice their opinions, most importantly the local residents. Informed plans through consultation may lead to more tolerance amongst local residents and will make communities more attractive to retire in.

Integrated approaches of planning should be examined as is occurring on the Spanish coast (Sardá, Mora, and Avila, 2005). By examining the issue holistically communities may come to realize that the negative impacts from IRM can outweigh the positive impacts. Economic impacts have yet to reach their full potential as the skill sets of many retirees have not yet been tapped by host communities.

As this is among one of the first studies to examine planning for IRM, many of the points below are a combination of borrowed ideas from planning for amenity migration, planning for aging populations and a few of my own ideas. Some of the ideas may be dreams that will require an “artist of possibility” to implement. Many aspects have likely been implemented in some locations and on some scales already.

This last part of this section will also examine how communities can plan to keep IRM away. If communities, regions and countries feel that the negative impacts outweigh the positive impacts communities, regions and countries may want to avoid attracting IRM and expats altogether.

## **Udon Thani**

The scale of IRM in Udon Thani is at a point where Udon Thani must decide to embrace IRM or deter IRM from occurring. This practicum's role is not to determine what direction Udon Thani wants to take. Serious discussion must occur so Udon Thani can decide on a clear direction for the future. Ignoring what is occurring is an option but will lead to larger negative impacts in the future.

In Udon Thani, the economic benefits of IRM are evident and all interviewees, both foreign and Thai, agree that economically IRM is good for Udon Thani. However, interviewees had mixed opinions on social and cultural issues with the majority feeling that IRM was negative. Bars and a sex trade directed at foreigners are rapidly on the rise and there is little doubt in the researcher's opinion that areas of the town will grow in a manner similar to the sex tourism haven of Pattaya if proper planning is not implemented.

## ***Education***

Education is the single most important aspect in planning and leads to more informed decisions and plans. This section will focus on the below topics.

- Learn from other national and international communities.
- Conferences and research funding should be provided to explore the topic more.
- Education of government, locals and the IRM/expat communities.

It is vital that communities educate themselves on what has occurred in other IRM destinations nationally as well as internationally. This is similar advice that was given for planning for amenity migration in North American mountain communities (Chipeniuk, 2004). Many parallels are occurring and the experience of other communities will be a wealth of information.

Research funding must be made available to local researchers to understand the implications from a local and national perspective. A mixture of local, national and international institutions should be invited to apply for this funding. Research will help expand knowledge on the topic which will facilitate better decision making.

Education may make communities more tolerant of IRM and expats populations. This will likely make communities more successful in attracting and retaining the retirees in the future. Foreigners must be educated so they can understand their impacts on the host communities. Courses and books can be made available to foreigners to learn more about local culture and the region they live in. If foreigners understand these issues they may change their ways and control others through social coercion. Making language and cultural courses part of the visa requirements could be an option. Creativity in education will be useful.

A special government department dealing with the education of communities, residents and foreign expat populations. Due to the number of languages spoken by expats this may be quite difficult and collaborating with other foreigners and their families to assist in education may be valuable.

A conference may bring attention and educate local officials and other interested parties as well as bring communities together to share experiences. Chipeniuk (2006) found this to be a useful tool, but was expensive due to the nature of international conferences. To date there have not yet been any conferences specifically on IRM. A conference could also help communities and countries market their product to the world.

An important aspect of education will be the Internet web forums that give a rich look at all aspects the expat population. Local decision makers should be encouraged to

browse and become member of these forums to learn more about the expats living in their communities.

## **Education Specifically to Udon Thani**

Due to the high divorce rates between foreigners and Thais in Udon Thani, education and counseling should be provided specifically for relationships. As many of the expats in Thailand are generally not well suited to marriage; towns and governments will have to deal with this sector.

## ***Community Plans***

Comprehensive community and regional plans should include IRM where the scale dictates and it is feasible to attract this market in the future. In those communities that want to deter IRM from occurring community plans should also represent this.

Below are some the issues that this section will examine:

- Have extensive research and public consultation done.
- Community vision
- Include affordable housing strategies
- Service delivery plans
- Strict zoning for expat nightlife/redlight areas.

Locals must be comprehensively consulted for any community plans this can be done through combining research and consultation together through open houses, town halls, research forums, conferences and other means. Community members will have to be educated on the impacts of IRM and the related fields. In the case of Udon Thani and many other host communities, there are large discrepancies between how educated and uneducated locals saw benefits to the community. The views of all residents will have to be represented.

A strong vision is important for amenity migration destinations (Chipeniuk, 2004; Gripton, 2006). Locals must be consulted on any vision statement. The neighbouring province of Nong Khai may have a vision as a second home destination. Many amenity migration host communities have faced increased housing prices and shortages as amenity migration have influenced land prices (Gripton, 2006). Planning could offset this by requiring expensive housing developments to build or fund affordable housing. Introducing land transfer taxes may be another option to fund affordable housing (Chimieniuk, 2004).

Chimieniuk's (2004) research found that amenity migrants are typically higher maintenance regarding service provision. This can range dealing with government offices (Chipeniuk, 2004) or when requiring waste disposal, street cleaning and other services such as Mazon (2006) found in Spain. A proper plan for municipal service provision should be implemented to take this into account. Interviews with one of the environmental offices in Udon Thani determined that foreign water consumption and service provision was becoming an issue and this has been found in other countries as well. Departments could start training or finding staff that would be capable of dealing with the foreign population or create a central office that can help foreigners with all government services. Educating foreigners on their impacts on service provision may be an option in reducing consumption.

The private service sector is already planning for foreigners as private hospitals in Udon Thani have started up international offices and banks in Thailand are beginning to examine how to reduce the time spent dealing with foreigners.

## **Community Plans Specific to Udon Thani**

The increasingly seedy and very visual nightlife in Udon Thani and Thailand is likely very different than what other IRM destinations are facing.

Zoning bylaws can be used to limit the development of expat bar districts by either limiting or removing the bars altogether, implementing design guidelines that will make them less visible to the general public or forcing earlier closing times are other options.

One aspect of Udon Thani that the research did not examine was what role the many *sois* (alleys) of brothels played in attracting foreigners and expats to Udon Thani. Due to the proximity to the Laotian capital of Vientiane there is a large underground sex trade in Udon Thani that is serviced by primarily Laotian workers. It is likely that this serves primarily a Thai clientele but a few foreigners interviewed mentioned that they frequented the brothels several times a week. However, by limiting the more visual nightlife it is likely that prostitution and the related bars will be pushed underground which will make it less regulated.

The complexities behind planning for red light districts are very complicated and further research will be required on this topic.

## ***Regional Planning***

Due to the scale and capacities of many towns, regional planning may be more attractive for communities for the following reasons:

- Regional marketing plans can make regions more attractive for drawing retirees.
- Less competition between local departments.
- In many rural areas planning is nonexistent. Regional planning may be only option.

With domestic retirement migration in the United States, several states have developed statewide plans (Department of Elder Affairs State of Florida, 2002; State of Louisiana, 2006) and regional plans (Carteret County, 2005; Susquehanna River Valley, around 2000) to make their states more attractive. If regional plans can be developed and adhered to, regions will be more successful at attracting IRM and more efficient with their allocation of resources.

Mississippi has developed a state plan for tourism marketing which includes a lengthy section on attracting retirement migration (Mississippi Division of Tourism, 2007). Currently, Thailand does not have a department for attracting retirees but Malaysia and Philippines do.

As many planning departments in the *Isaan* (Northeast Thailand) region of Thailand are underfunded and understaffed, a regional approach may be taken to reduce competition between communities and to share resources. Many of the expat retirees are choosing to live outside of Udon Thani town boundaries and many more live in rural areas and villages where there is currently very limited or no planning present at all. In this case regional planning may be one of the only options for planning.

### ***Universal Design***

Universal design is becoming increasingly mandatory in most western nations. In Thailand many developments do not meet universal design guidelines. If communities want to best benefit from retirees they must incorporate universal design into their streetscapes and all developments.

In many Thai communities slippery tiles that facilitate falls are being used for sidewalks and in houses. Communities must educate and make universal design

guidelines mandatory. This would benefit all of society as adopting universal design policies would make aging in place easier for all residents.

On a visit to Nong Khai almost all corners in the downtown area had sidewalk drops and were wheelchair accessible. This is the only small city in Thailand that the researcher has seen universal design implemented on any scale.

### ***Public Participation of Expats and Retirees***

Communities will have to decide if they will include expat and retirees population in their planning processes. By including these populations in the public participation process it would legitimize their rights and residency.

In the case of Europe where the European Union has given the same rights to expat and international retiree populations as the local populations including these populations in the public participation process may be legally mandated.

The issue of not consulting with the expat population can be made more complex in the case of Udon Thani, as many of the foreigners have Thai families. Even if the foreigner is not consulted with, his needs and wants will be represented or conveyed by those of the family.

Other issues surrounding this process will be issues of representation of different nationalities and languages present in the expat communities. To create a public process to deal with these populations may be very difficult for already stretched planning departments.

One possible solution may through the Internet and the use of many of the web-based forums that are evident in many destinations. In the case of the Udonmap.com forum there have been many instances where foreigners have been polled by government

departments to elicit responses from other members of the expat community. They have chosen to do this through the web forum.

### ***National Office***

Depending on the scale of IRM, countries may explore opening national offices to better coordinate IRM activities and populations. A national office would have to be closely tied to the departments of immigration, health, women, education, tourism and many other relevant departments that were discussed earlier.

. The expense of starting up an office would easily be justified by the economic impact of foreigners and the potential negative impacts that may be thwarted. A national office could play a role in the following:

- Education for communities and foreign populations
- Assist in trying to attract a more gender equal IRM population
- Keeping statistics / GIS information (Geographic Information Systems)
- Coordinating research
- Assisting with education programs for communities and expat populations.
- Networking amongst communities and other countries
- Assisting immigration with developing guidelines for foreigners
- GIS

Being able to keep track of statistics is a key area. In the case of Australia the tracking of statistics may have been a key determinant in increasing additional funds required by IRM and making retiring in Australia practical for only the wealthiest segments of society.

A danger of a national office is that power may be wrested from local governments and communities to a more centralized decision maker. In the case of the Mexican tourist development around Cancun centralized planning has facilitated the rapid tourist development of the area “but centralized management of this sort has not

proven adequate in addressing the myriad environmental and social impacts that development has precipitated” (Murray, 2007:252). With IRM and expat populations the same parallels will occur. Planning should remain at a regional or local scale depending on the capacities present but a central office could be used for some of the points highlighted above.

Countries and host destinations must keep better statistics including skills databases. GIS could be used to see where clustering of different retirees types and skills are occurring and how to partner the skills with the needs of industry, schools and governments.

An example of the use could be applied to the One *Tambon* (district) One Product (OTOP) initiative set up by the Thai government which is intended to encourage and promote small village industries. To assist with product development and marketing to Western countries, retirees could be targeted to assist with the projects. By seeing where clustering of retirees are industries could develop to take advantage of the skill and expertise clustering. Alternatively, retirees could be enticed to move to areas where their skills are needed and they will likely be better integrated into the community.

There is a belief that there is clustering of retirees already. Brief observations and comments from expats lead me to believe that the town of Pai, Mae Hong Song and Bangkok have strong artist and musician community. Chiang Mai and Pattaya both have a higher percentage expat gay communities, Scandinavian tend to choose Southern Thailand and there is the Swiss village in Surin province. As for highly educated foreigners Bangkok and Chiang Mai seems to be primary centres. GIS could be used to determine where clustering are occurring and to help market these destinations.

## ***Health Planning***

The lucrative aged IRM and expat market has driven planning for many of the private hospitals and clinics in Udon Thani already. In the case of public hospitals they will likely be receiving increased visits by aging foreigners as the expat population rises in the region.

Unfortunately, interviews were not done with the public hospitals. Public hospitals will face two primary issues including: growth in hospital visits by foreigners unable to use private hospitals and a brain drain away from the public hospitals to the private sector.

An increase from foreigners that do not have insurance and are getting turned away from the private hospitals. In Spain the health system in coastal areas is facing serious financial issues as EU agreements require the same level of care for EU residents as is granted to Spanish nationals.

From a practical perspective many of the problems foreigners face stem from the belief that their private health insurance is sufficient when in fact it is not. Foreigners must be made better aware of their health coverage. Greater coordination between insurance companies, hospitals and immigration would be beneficial. One alternative would be requirements for foreigners to have standard insurance before issuing visas which is common in many Western countries. This would limit the impact to the public hospitals while helping all hospitals with processing foreigners as insurance plans would be comprehensive and standard.

An issue that has arisen in Thailand due to the rise in medical tourism and the related field of IRM is that,

“the presence of well-endowed hospitals tends to prompt an internal brain drain from the public to the private sector, thereby decreasing equity in access to health care for the local population. This siphoning off of health personnel from the public to the private sector is already occurring in Thailand. The effect of these trends thus reinforces a two-tiered health system, with different standards for different economic classes” (Ramírez de Arellano, 2007:196).

Turner’s (2007) research into medical tourism found similar concerns regarding health equity and believes that medical costs will rise for local population. Turner believes governments should put public resources into public health care rather than into promoting medical tourism (and the related field of IRM) which primarily benefits the elite with very little trickledown effect (Turner, 2007).

In the Singaporean context of medical tourism, it is feared that locals will want increased levels of medical care if they see foreigners receiving a higher quality care. Government planners proposed segregating foreigners and locals to circumvent this problem but segregation was deemed not practical (Turner, 2007).

To circumvent these concerns a tax could be charged in the private hospitals to be transferred to the public system to offset increased costs for training additional health care workers and provide additional funding to public hospitals in an effort to make private and public systems more equitable (Turner, 2007).

In the case of the Philippines a report found that Japanese retirees moving to the Philippines will provide more local jobs that could pay a similar wage to jobs in North America and Europe. It is hoped that “retirement tourism” could retain medical workers that are currently working overseas (Padojinog and Rodolfo, 2004).

## **Health Planning Issues Specific to Udon Thani**

Udon Thani's growth as a sex tourism destination will bring the associated growth of diseases such as HIV/AIDS. Health planning will have to consult with other sex tourism destinations in Thailand to see how best to deal with the issues in educating foreigners and Thai's about sexually transmitted diseases. It should be noted that prostitution is not limited to foreigners and in fact Thai males make up the vast majority of customers for the sex trade in Thailand.

Currently, HIV/AIDS tests are required as part of the initial retirement visa requirements. However, rules are interpreted differently between offices and many immigration offices do not require a health certificate for renewing the retirement visa.

## ***Finance***

Currently, there is no property taxation in Udon Thani or in most parts of Thailand. In general, paying property tax is voluntary as enforcement is an issue for local governments (Ashburn 2007). Prior to the change of government in 2006 there was talk of reforming tax and introducing a property tax that would not exceed 0.1 per cent of real value (Ashburn, 2007). In the Bangkok region, locally levied taxes only represent between 7.87 per cent and 8.95 of local revenue. Even though municipalities are able to raise revenue from a variety of sources the majority of their revenue comes from the business tax surcharge (Guerra & Guerra, 2004).

There have been many calls for tax reform (Ashburn, 2007; Guerra & Guerra, 2004) and this could be a strategy to limit the size of increasingly larger homes and larger plots of land.

It is likely that a property tax could not be directed at foreigners due to various international trade agreements. However, a real estate transfer tax could be introduced on

expensive or exceedingly larger homes to offset some of the costs these houses bring with them. A real estate transfer tax was suggested by Chimeniuk in his amenity migration research (2004). A property tax could be introduced to foreigners in exchange for allowing foreign ownership of land.

Any introduction of a tax would cause further instability for the expat market and would likely scare off a portion of potential and existing retirees to other more “friendly” retirement destinations. Any introduction of a tax should be proceeded with extremely cautiously.

### ***Leverage Points***

IRM communities can benefit from IRM in many ways. IRM could be a catalyst for greener developments and infill housing. IRM could also act as an economic and educational development tool using the immense transfer in human capital. See table 1 for a list of ways that host IRM communities can benefit.

**Table 1**

<b>Additional ways that host communities can best benefit from AM, IRM and RM.</b>
<ul style="list-style-type: none"> <li>• Use the human capital (education, experience and knowledge) that retirees are migrating with. Integrate them into communities economically and educationally.</li> <li>• A public library can be centres for the IRM population as has occurred in San Miguel, Mexico.</li> <li>• Use land ownership as a leverage tool for developing green housing industries and redevelopment of brown field sites in urban areas.</li> <li>• Get to know your IRM and amenity migration population. Research and statistics are vital.</li> <li>• GIS could be a possible tool for seeing where clusters of skills and retirees are occurring.</li> <li>• Have an organization/club that can act as an intermediary for government departments, industry and universities.</li> <li>• Due to limited planning resources regional planning may be the best way to plan for IRM host communities.</li> <li>• Creation of community foundations through fundraising and inheritances.</li> </ul>

Many IRM destinations do not allow foreigners to own land. This has not stopped foreigners from purchasing land either through establishing companies for the purchase of land (a loophole that was closed in mid-2006 in Thailand). Allowing ownership of

land for foreigners could be an opportunity for many towns or regions to develop green building industries or encourage regeneration of downtowns/infill developments.

Communities or governments may want to explore allowing ownership of small parcels of land if buildings are constructed to high environmental guidelines similar to Leadership in Energy and Environmental Design (LEED) standards in North America. This would also be a way for the IRM sector to offset their environmental impacts through the risks in constructing green buildings and testing new technologies. It would also develop the local construction industries to experiment with green building methods.

Allowing foreigners to own land in designated areas could be used as leverage to develop infill projects and redevelopment projects that would better the community as a whole. In Thailand, many Thai towns have large developments that were abandoned due to the economic crisis of the late nineties. IRM could be a great way to develop these abandoned lands.

### **Leverage Points Specific to Udon Thani**

One large issue with allowing ownership of land is that much of the transfer in wealth from foreign residents to Thai communities comes through divorce when houses and property value must be split amongst husbands and wives. Allowing 100 per cent foreign ownership of land could potentially stop this from occurring and would alter the power structure in many Thai-Foreign relationships to favor the foreigner even more.

### ***Integration of Expat Retirees***

The integration of expat retirees has many potential upsides and few negatives. Below is a summary of the points that will be discussed in this section:

- Would increase the economic, educational and social benefit to local towns and cities.
- Make the community more attractive for other IRM and expat populations.
- Elected foreigner club could be a way to integrate deal with governments.
- Public libraries
- Community foundations
- A better integrated expat population may self-police its own ranks.

Currently, most countries are promoting IRM as a form of tourism to bring in financial capital. The human capital migrating could be an even more powerful economic and educational development tool. One way that Udon Thani benefitted from the large US presence during the Vietnam War was that residents learnt English which facilitated connections with other regions of the world. The same thing is likely occurring again and if planned communities can better begin integrating these populations to benefit from their past professional experiences.

Unfortunately, in many destinations social integration is not occurring between IRM populations and local populations (O'Reilly, 2007). Communities must find ways to integrate the populations if they want to be successful IRM destinations. O'Reilly found that the British in southern Spain “express an ambivalent relationship to Spain, indicative of Britain’s more general ambivalence in Europe, yet are frustrated not to be more integrated” (2007:278). Many of the IRM in Udon Thani do not feel like they are members of the Udon Thani community and are perceived more as a *farang* (Thai word for foreigner with commonalities to gringo in Mexico) or long term tourists.

Many IRM locations have formal and informal foreigner organizations. In an interview with a government department it was thought that a formal foreigners club or organization should be started where local government departments could be put in

contact with foreigners with required expertise. A formal organization could also help create more dialogue between the foreign and local communities to help quell conflict.

Towns that can integrate the retirees into their universities and colleges teaching professions on a part-time basis may be more successful at attracting the more skilled and highly educated retirees who want to remain mentally stimulated during their retirement years. In the case of Udon Thani, universities could even develop international engineering and other programs by taking advantage of expertise from the high number of engineers retiring in Udon Thani.

There are numerous other benefits to integrating retirees. It is in a communities best interest to keep the retirees healthy and alive to maintain the pension checks that support local families. In many cases as the foreigners die, so do the pension checks.

There is also the very lucrative possibility of starting community foundations that retirees can volunteer for, donate and pass inheritances onto as is occurring in many North American communities. American based NGO's have already been eyeing the IRM market and second home market for community development. In the case of the increased development in Baja California Sur, Mexico,

“The expanded population growth, particularly among American and Canadian expatriates, also brings with it the promise of increased philanthropy and volunteerism which could over time translate to an expanded capacity of the state's nonprofit organizations to better respond the growing societal needs across the state” (International Community Foundation, 2006:3).

There has been a dramatic increase in international community foundations in the past few years. In 2000, there were 80 community foundations outside of Canada, US and the UK. In 2003 the number increased to 180 (Community Foundations of Canada,

2004). In many developing countries the infrastructure is already in place to implement community foundations.

Corruption and accountability issues surrounding community foundations would be a key issue that would have to be dealt with before the idea of spawning community foundations could begin. Organizations such as the International Community Foundation, can administrate these foundations to better ensure the integrity of the foundation.

Not all the benefits of integrating the IRM population are positive. Integration may cause resentment by locals as the retirees have skills and expertise while many have large amounts of capital which lowers the risk in starting up businesses. During interviews with local food vendors all of the vendors expressed that they do not want to have direct competition from foreigners and they felt competition was likely to occur in the future.

IRM host communities must find a delicate balance on how to integrate the IRM populations by not disrupting the local stores and experts. Volunteerism would likely be the best path to follow but may also be the most difficult as many retirees would not want to be taken advantage of.

### **Integration of IRM in Udon Thani**

Currently in Udon Thani few of the IRM and expat population feel like they are integrated into the community and are viewed as more long-term tourists or as a *farang* that will never be truly part of the community.

It is speculated that by having a better integrated expat and IRM community the IRM and expat community may be able to self-police itself better through informal social contracts and shaming other foreigners to act better. Another researcher believed this is

occurring in Panama. However, he wrote that “the culture of foreign residents in Panama is very wholesome and moderate” (M. McWatters, 2007:email) compared to his general perceptions of the foreigners residing in Thailand.

In Udon Thani a very high proportion of the retirees were engineers and other in demand professionals. If host communities could find ways to integrate the retirees into local government departments, businesses and universities there could be tremendous benefits beyond the current economic benefits. A few of the researcher’s interviews with local government departments mentioned that they were thinking about this already and a few comments from different department staff said the Governor of Udon Thani has been examining this issue already.

## ***Libraries***

Public libraries could be an excellent resource for integrating retirees into communities while increasing the benefit from the expat population. The best example of an IRM library is in San Miguel, Mexico where the Bibliotheca supports many programs that the entire community benefits from (Zap, 2006).

“The library collection has both English and Spanish materials and is the largest bilingual privately funded, publicly accessible library in Mexico. It features not only reference and circulating books but also audio tapes and new and developing collections of CDs and DVDs. The oral history of San Miguel residents with comments on the architecture, festivals and activities is also being collected. There is a computer center with about 20 computers with Internet access available for public use. I was impressed with the fabulous range of programs and services for adults and children, locals and expatriates” (Long, 2006:353).

The existing public libraries in Udon Thani and other IRM destinations could become similar community and key meeting centres for the expat communities. There is a demand for such a library as a few bars in Udon Thani already have informal libraries.

Clubs and meetings could be arranged through the public library so integration between the local and expat community could be further facilitated. Libraries must be seen as networking opportunities and repositories of personal knowledge rather than literary knowledge which is the norm.

In the case of San Miguel in Mexico Long (2006) believes that the library is successful for the following reasons:

- The library pays attention to the demographics of the community and has programs for both the expats and locals as well as all ages.
- The library is prepared to change as the environment dictates.
- Technology has been implemented in many aspects including training programs for local residents.
- Though the library receives no government funding it is able to support itself off of private funding. Private funding has also enabled the library to do outreach into rural areas.

Successful libraries could also be used by communities as a marketing strategy to attract higher educated and more culturally astute retirees. It should be noted that Udon Thani currently does not have any used book shop but a few of the bars have small book exchange programs. Nong Khai has a few bookshops that likely cater primarily to the backpacker tourist market.

In the case of San Miguel the historic public library building has become an income generating tourist attraction in itself (Long, 2006). If libraries in other destinations are designed correctly these centres could become similar tourist attractions.

### ***Network Development***

Development of social capital networks should be encouraged amongst foreigners and between local residents and foreigners. With network creation there is tremendous potential for development of other networks.

Using the Berkana Institute's "Life-Cycle of Emergence," (Wheatley & Frieze, 2006) one could imagine how powerful such clubs or organizations could be in the future as similar IRM communities begin networking to promote positive change in host communities all over the world and ideas are exchanged between foreigner and local organizations.

Already there are numerous informal networks created in Udon Thani through the bars. The largest network of foreigners in Udon Thani is likely through the Udonmap.com website forum which boasts thousands of members and has spawned several smaller organizations such as monthly meetings and please for both personal and public assistance. Other countries have similar expat web forums but the forums do not appear to be on the same scale as the ones in Thailand.

### ***Corruption and Enforcement***

Many countries where IRM is occurring face high levels of graft and corruption. Well intentioned planning can easily go awry as corruption reduce the chance of success. Any planning for dealing with expat communities must factor this into account and determine how policies and plans will be monitored and adhered to.

Institutionalized corruption is present in Thailand at nearly every level. On the provincial scale the Provincial Administrative Offices have been found to be corrupt in many provinces (Shatkin, 2004) while even the lowest levels of government have rampant corruption. In order for community visions and plans to be effective communities must be innovative in how they oversee their planning processes and make all processes more transparent.

In the case of sustainable coastal environmental planning in the IRM destination of Senora, Mexico, corruption was seen to be a concern. Recommendations from a thesis to deal with corruption and accountability were that,

“Management plans must be clear about who holds the responsibility to implement local initiative and dictate who holds the authority to determine accountability. Money must be allocated for enforcement of agendas and goals. With more clearly defined and enforced policies, corruption and misunderstandings will be averted” (Bryante, 2007:52).

The very nature of tourism and the related industries of IRM are traditionally corrupt as the industries facilitate cleaning money and other fronts for criminal organizations (Sands 2007 citing Resa-Nestares, 1999). In the case of Spain and other IRM locations there are often many foreign criminals residing in these locations that further facilitate corruption (Sands, 2007). In the case of Pattaya, Thailand the Russian mafia is well known to have a presence with prostitution with an estimated 5,000 Russian prostitutes in Thailand in 1996 (Lintner, 1996).

In the case of the coastal community of Marbella, Spain on the Costa del Sol, an investigation into development of protected led to corruption charges for members of the planning department as well as the mayor and several members of the council (Sands, 2007).

Illegal second home and IRM property development occurred in Thailand in 2006 when national parkland was rezoned to build condos on the island of Ko Samui. Two foreigners from an organized crime ring were arrested in the land deal (Thamnukasetchai, 2007).

IRM destinations must find ways to limit the number of criminals residing in their communities. Thailand is currently doing this by trying to reduce the number of

foreigners residing on “30-day visa on arrival” visas which was a source of many criminals.

### ***Gender Issues in Relation to Care-giving and Partnering***

The high divorce rate and nearly homogeneous population of foreign men over the age of 50 make Udon Thani and some other Southeast towns unique for planning for IRM and expats.

- Government departments dealing with women become key stakeholders in policy development.
- More impartial research must be completed on the marriages between retirees and Thais.
- Education

“If you look at typical farangs in Thailand, you are looking at some of the worst kinds of men in the world. I'm not saying everybody but look around see what I mean.....and you know what I mean.” – (SanBorn, 2007) quote from [www.udonmap.com](http://www.udonmap.com) forum.

Government departments responsible for the status/health of women must be made key decision makers in policies relating to foreigners residing in Thailand.

Presently these departments hold some educational events for the wives of foreigners but it is speculated that these departments are very much on the fringes concerning input for serious policy. Regretfully, this is one department that was not interviewed while in Udon Thani.

While marriage opportunities for single Thai mothers may bring large benefits to Udon Thani and the surrounding region, the high divorce rate may negate any positive impacts as divorces may leave these families worse off than before. More research must be conducted on the impacts of marriages and divorces on the female population in Udon Thani.

Retired foreigners having children in Thailand is also a concern as many of these children will grow up without fathers and little monetary support. Again, education of foreigners and locals will be a key in reducing the number of births.

Though there are countless women being taken advantage of by foreigners through false promises and deceit, there are also examples of foreign men being taken advantage of through marriages and divorces. There are numerous stories of foreign men losing their life's fortune after only a couple of weeks of marriage.

Many IRM will keep the majority of their funds in their country of origin to protect their capital from divorce. The risk in losing investments during divorce is an inhibitor in purchasing property which is often purchased in the wives names.

### ***Planning to Curb the Impacts of IRM***

Bars and nightlife areas are the most visible negative impacts from an expat population but are not the only negative impact. Zoning could be a simple way to control the growth of bars and developments. By limiting the large growth in expat bars, this will likely reduce the number of tourists and expats coming strictly for the sex industry. One of the fears of zoning red light districts and prostitution is that zoning will simply push the sex trade underground.

There is no way to stop foreigners from purchasing land through Thai families. Land ownership could also act as a tool to control what provinces and districts of Thailand want to attract IRM by giving more favorable land ownership conditions. Those provinces that want to attract IRM could allow foreign ownership of small parcels while the provinces that do not want to would not allow land ownership. Most expats would

prefer to purchase land in their own names as opposed to the instability in purchasing in their Thai families name.

It is unlikely that the poorest provinces would want to limit the ability of IRM to move to their province as IRM is seen as a form of economic development. Many of the provinces that have strong tourism economies and large expat populations such as Pattaya, Phuket and Suratthani may want to reduce the number of expats as tourism could easily replace the expat population. Regional planning may be a good alternative as regional governments can control what provinces and cities allow foreign ownership and which areas to prevent foreign ownership.

In many IRM destination countries, free trade agreements have been signed that have facilitated foreign ownership of land. A strong community plan may be the best option for those communities wishing to limit IRM. By requiring that developers of higher end housing and gated communities pay higher development costs which can be used to fund other public goods in the local community.

Education campaigns must be implemented to inform local residents on the positive and negative impacts of IRM and expats living in the communities. Local officials must know the expat populations in their communities. Many officials in Udon Thani were unaware of the scale of the expat population and were shocked when the recent growth was explained to them.

In Thailand, government policies such as limiting the number of “30-day visa on arrivals” foreigners can apply for has helped weed out some of the lower income foreigners who cannot afford the proper visas. Many of these foreigners were also perceived to be criminals and amongst the biggest trouble makers.

Governments should also have stricter scanning process for issuing long-term visas. Background criminal checks from home countries and references may be a simple option but may place stress on already overworked immigration offices. However, the huge economic benefits and potential upside of the expat population warrant the extra spending for any background checks.

Visa fees and taxes can also be set by communities themselves. Sponsorship programs for retirement visas can be implemented that allow individual communities or provinces to charge rates for foreigners depending if the communities want foreigners or want to keep foreigners away. If communities want to attract foreigners they can charge low fees while communities that want to deter foreigners can charge higher fees.

Problems with controlling visas must be considered as foreigners that are marrying Thai's may opt to apply for marriage visas and foreigners may circumvent restrictions by registering in other provincial offices.

## ***Chapter Review***

This chapter examined planning implications surrounding IRM. The chapter focused on the following issues:

- Education
- Gender issues and informal care-giving
- Community, Regional and National Planning
- Gender Issues in Relation to Care-giving and Partnering
- Community Vision
- Finance
- Leverage Point for a variety of uses
- Network Development
- Planning to deter IRM and expat populations

These are the primary issues with education being the key planning initiative. Local/host communities must learn from other communities and learn about the IRM and expat population they are hosting. The IRM population must also be educated about cultural, language and understanding their impacts on the host community.

The next chapter will examine discussion around planning implications and will discuss some of the planning theories that are applicable and emerging trends that these communities will face.

## **Chapter 5 - Discussion**

As IRM increases rapidly in the future there will be a need for communities, regions and countries to plan and find out how host communities can best benefit from the retirees. Communities that will be most successful in integrating IRM the best will likely be most successful in attracting the most highly skilled and educated retirees and those that want to continue their mental stimulation well into their retirement life stages.

This chapter will focus on a number of issues including:

- Retirement migration models
- Developing prototypes of IRM host communities.
- Exporting of Spanish developers
- Asian IRM market and return immigration
- Encouraging diversity amongst IRM communities
- Tolerance levels
- Former military bases
- Heritage management implications
- Marriage and marriage instability issues

### ***A Mix of Old and Young***

As globalization continues to evolve the percentage of younger foreigners in IRMs will increase and real numbers of total immigrants will, by most accounts, rise as well. When planning for IRM, communities must not forget that in the future the mix of expats could change to a higher percentage being younger. This will lead to whole range of new planning issues as many western countries have faced from their experience of immigration. Unlike immigration in Western nations though, most of the immigrants and expats will be much richer than local populations. This could lead to many issues around equality as private services will be preferred over public services.

## ***Domestic Migrants***

Besides the foreign migrants moving to the host communities, there will also be an increase in domestic migrants moving for jobs. In the case of Baja California, Mexico, this has been one of the primary impacts on the region (Steinitz, 2005 and International Community Foundation, 2006). This will force other changes on the cities and regions and they deal with an influx of both foreign and domestic migrants.

Again, Udon Thani may be an anomaly as the region has traditionally been economically challenged and has exported migrants to other regions and countries. With the influx of IRM and expats the city can produce more jobs and retain more local workers.

## ***Baby Boomers Looking for Love***

Udon Thani is different than most IRM communities as Udon Thani lacks natural amenities and most retirees are foreign men moving because of their wives. Similar communities may be forming in other Southeast Asian countries as single, primarily male, baby boomer retirees search for younger spouses and caregivers. This is an area that has been receiving very limited research in Thailand (Srichan, 2006) and no research has been found outside of the Thai context.

A argument can be made if it is accurate to describe these men as sex tourists. The majority are not tourists as they live in Udon Thani and are married to local females. There is also a large number that have met their wives and girlfriends through online dating and the growing matchmaking services. However, there is a strong argument that

what is occurring is an extension of sex tourism as many of the men came to Thailand for primarily amorous reasons.

Regardless of any debate on definitions the numbers are rapidly increasing and communities must come to terms with planning issues in regards to older retired men redefining themselves by marrying younger women abroad.

Perhaps even more concerning is that many of the retirees are having children with their local wives. The reasons for wanting children at such a late age were not explored in interviews but a common sight in Udon Thani is seeing foreigners with children with Caucasian features.

### ***Retirement Migration/Tourism Models***

Rowles and Watkins (1993) four-stage retirement migration model, which was designed primarily for domestic retirement migration (see literature review), includes the stages of:

- Emergence
- Recognition and restructuring
- Saturation
- New Concerns

Many new regions and towns that have just recently faced IRM may now be at the *emergence* stage of the model as the community first attracts retiree migrants and increased usage in social services and infrastructure is becoming noticed.

Udon Thani is probably at the second stage of *recognition and restructuring*, as the town is recognizing that IRM is occurring and some private companies are restructuring to adapt.

The *saturation* stage is hard to detect for IRM as this is the point when retirees are no longer beneficial for communities. In the case of Udon Thani, when social impacts begin outweighing the economic benefits Udon Thani would be at the saturation stage. Due to the perverse nature of many of the male retirees in Thailand the saturation stage may occur faster compared to more gender equal destinations such as those in Mexico.

On the other hand, as many retirees are adopting many aspects of Thai culture the saturation stage may occur much slower as communities will be more tolerant.

The *new concerns* stage may be the stage many Spanish towns are at now as the burden of IRM is finally emerging as developments have stagnated and towns are facing increased costs in service delivery while becoming less desirable as a tourist destination. Increasing divide between public and private medical services will be among scores of other factors driving the *new concerns* stage.

Within Butler's Tourism Area Life Cycle typology Udon Thani could be characterized as at the exploratory stage due to the few tourists that visit. However, as international retirees are considered tourists then Udon Thani could be in the development stage as there is advertising aimed at retirees on the Internet and infrastructure developed for retirees through various pubs and restaurants.

### ***Prototypes of IRM Host Communities***

Through the literature review and research several prototypical IRM destination models were found to be active and existing throughout the world. Many of these models are not pure and share aspects with other models. The section was written to give a good general view of the types of communities.

The most common form of community is the **seaside communities** which are popular primarily because of beaches and other related coastal amenities. In Thailand, they are becoming increasingly segregated with gated developments and towering secure condos now becoming the norm. Couples are the primary group that choose these areas and are often lured by developers rather than tourist departments. The seaside communities occur in nearly all IRM host countries. As for planning there is limited planning. Town finances increasingly rely on development fees and taxes. As the popularity of owning international second homes increases the coastal communities will continue to grow in popularity.

**Established interior cities** such as San Miguel and Lake Chapala in Mexico are the premiere examples and have been slowly growing for decades before really taking off in the past few years. These host communities were originally chosen by artists and writers for cultural reasons along with cooler climates that allow for a more temperate climate. Whereas the original IRM population was integrated, the newer developments are becoming increasingly more segregated as they are being lured by developers with gated developments. As IRM grows in these towns, the towns may become more reliant on the economic benefits of residential developments. Udon Thani, is on the cusp of becoming an established interior city due to scale of IRM and impacts on local developments. Tolerance levels among locals may determine how these towns develop in the future.

Udon Thani would be an example of a **marriage destination** where IRM is primarily based on marriages between foreigners and locals. There are possibly only a few other towns that exist in the world found in Thailand and Philippines. Marriage

destinations are occurring where there is a history of US army bases. The population is almost entirely male and there will be varying degrees of sex tourism and other undesirable social effects in the towns or regions. The IRM population is initially integrated in the towns but becomes more segregated as the towns grow in popularity. The IRM population is primarily year round. There is limited planning in these towns.

In Thailand, **emerging cultural towns** are occurring in Pai and Nong Khai. There are likely scores more of these towns occurring throughout the world. If the tourism area life cycle was to be applied to these locations the towns would be near the beginning of the cycle and many of the IRM would be considered early adopters. The IRM population of these towns will have a higher proportion of females than in other types of host communities. The main impact will be positive for local arts and music as well as attract culturally minded tourists. Large centres such as Lake Chapala and San Miguel originally started as emerging cultural towns before developing into established interior cities.

In Thailand, **Rural and small village IRM** occurs alongside the marriage cities and shares many commonalities. These communities happen in areas where there are current or was a former presence of a US military base. The social impacts in these communities may be high as the IRM population is building very large houses in the middle of the towns. In Thailand most of the foreigners are marrying wives from these villages.

There are likely many rural and small villages scattered throughout the world where the cheaper costs and laid back lifestyle are attractive for many Westerners both young and old as well as single and married. These towns will attract a percentage of reclusive IRM's that prefer the isolated lifestyle.

### Matrix of IRM Host Community Typologies

Type of Host Community	Example	Why?	Integrated or Segregated	Singles or Couples	Developer Driven	Where?	Seasonal or Year Round	Presence of Planning	Planning Implications
Seaside Communities	Phuket, Spanish Coast, Baja Mexico, Pattaya	Beaches and warm weather. Most expensive type of community	Primarily Segregated	Mix	Yes	All IRM countries	Seasonal	Very little. Reliance on short term economic benefits outweigh planning	Town Finances become reliant on developments
Capital Cities	Bangkok, Manila, Panama City	Amenities of big cities, expat workers retiring. Usually more expensive than other locations.	Primarily integrated but also segregated	Retired Expat Couples and single men	No	Primarily Southeast Asia and possibly Latin America	Year round	Yes, scale or IRM is quite small in these cities so it does not show up on planning radar	Multicultural cities
Emerging Cultural Towns	Pai, Nong Khai	Cities are attracting a clustering of retirees based on common interests of local residents and other retirees. Cheaper than seaside and established cultural cities	Integrated	Mix, perhaps even more females depending on location.	No	Amenity rich and smaller scale more livable cities.	Year Round and Seasonal	No planning	A boom for the local economies, tourism and cultural communities.
Established Cultural Cities	San Miguel, Lake Chapala	Cultural, cooler climates, inland, cheaper than seaside, more urban amenities.	Primarily Segregated	Mixed. Some Mexican towns are primarily single females.	At first no but developers become more prominent as city becomes more popular	Mexico, Latin America, Thailand, Philippines, Southern Europe	Year round and seasonal	No planning. Usually impacts of IRM are realized when too late.	As IRM grows many towns become dependent on growth in developments
Marriage Destination	Udon Thani, Pattaya, Perhaps, Angeles City, Cebu	Cities are attracting retirees that are primarily married to local females. Sex tourism is prominent.	Integrated but segregated as IRM grows.	Primarily Single Men	No but occurs as the scale increases	Ex-military cities	Year Round	No planning	A boom for the local economies. Social problems, Sex tourism
Rural and Small Village	Any remote rural area or small town	In Thailand, Wives come from the regions. Cheap. Reclusive and criminals retirees may be present.	Integrated	Primarily single men married to local wives.	No	Southeast Asia and possibly Latin America	Year Round	No planning	Largest houses in the middle of impoverished towns.

## ***Exporting of Developers***

As Spain is running out of coastal land, due partly to a lack of planning, (Aledo & Mazon, 2004) it is speculated that many Spanish developers are beginning to move further afield to Mexico and the southern parts of Thailand as well as other destinations. Many houses advertised in Hua Hin are now in the Spanish Mediterranean style and a few of the developers met in Hua Hin were European.

While Spanish developers are on the move, American resort and retirement community developers are also beginning to develop land in Mexico as NAFTA has created more open borders and an aging baby boomer population is driving property markets in Mexico.

These developers have been pursuing similar developments for many decades in their home countries and will be skilled at manipulating planning departments and local governments. It would be beneficial for host destinations to learn from the Spanish cities about what has occurred in Spain and how to deal with these styles of developers.

## ***Asian IRM Markets***

This research has not examined IRM from a Japanese and East Asian perspective. Japan especially will have a huge market with 25 per cent of the population over the age of 65 by 2020 (Japan External Trade Organization, 2007). There is speculation that very large segregated developments will be occurring in the future for retirees from these countries.

There is incredibly scant English literature on Japanese, Singaporean, Chinese and Korean retirees. This market is massive and will outweigh the western market in many countries. More research must occur on these markets.

Asian retirement market developments will be quite different from the North American and European style developments. It is speculated that the Japanese and Korean developments may be large self contained towns with golf courses being a key element. Currently, in the Philippines there are some large development proposals that are being funded by large corporations for their retiring employees.

There is little English evidence of Japanese villages existing in Southeast Asia but there have been predictions and proposals (Horlacher, 2002; Japan External Trade Organization, 2007). The former United States military base town of Subic Bay was home to three Japanese retirement villages in 2006 (Olongapo Subic Bay News, 2006). There are also stories of a failed Japanese condominium retirement village in the northern part of Bangkok. Supposedly, this village failed as infrastructure did not support the size of the towered developments.

Email correspondence with another researcher who focused on property markets in Manila found that the Japanese retirement market could be, “a major growth opportunity for the sector in the coming decade would be retirement homes for Japanese pensioners” (Shatkin, 2006:email).

### ***Immigrant Return Migration***

Return migration will likely be a growth area as former Asian immigrants in Europe and North America and Latin American immigrants in North America begin

retiring and moving back to their countries of origin. There have been a few papers that have examined this group.

It was found that the majority of immigrants in France will stay. Around 8 per cent will retire to their country of origin while a group that will live in both France and their country of origin called 'Va-et-Vient' (coming and going) will comprise around 20 per cent of the market (Coulon & Wolff, 2006). Similar findings were found in Switzerland but with a higher percentage of Spanish wishing to return home compared to Italians (Bolzman, Fibbi & Vial, 2006).

In the case of Mexicans returning from the United States it was found that return retirees would be wealthier than their counterparts that did not migrate to the United States. The first reason for being better off was due to capital saved from working in the United States, the second were a set of skills that would allow a person to accumulate higher savings, and third is that the personal networks of friends and family, many of who migrated to the United States, lead to a wealth advantage (Wong, Palloni, and Soldo 2007).

As many of the return migrants have sent remittance to their families for the duration of their migration there is little reason to think that they will not continue to support and reap the benefits of being close to their families in the future. As they know the local language and culture it is unlikely that they will pose the same problems that foreigners present.

Some countries such as Mexico and Philippines with high levels of overseas workers may expect high number of return migration and communities will have to be creative in how they deal with this opportunity. In Sain Alto, Mexico the town receives

funding from residents residing in the United States and City matches every dollar to pay for town infrastructure upgrades and improvements (Bulkeley, 2007).

### ***Encourage Diversity amongst Retirees and Expats***

Research must examine what are the true benefits a town receives besides economic benefits. Towns with a higher percentage of female/musician and artist retirees may benefit more, even though financial expenditures may be lower (Florida, 2002).

However, the current retirement visa rules in Thailand do not allow exceptions for professions with smaller pensions or incomes. Artists and musicians traditionally have lower incomes than other professions. If countries think that artists and musicians will be more beneficial, the visa process should be adjusted to make visa issuance less restrictive for these professions. In the case of San Miguel and Lake Chapala, the artist communities were a precursor for the mass market that followed.

In England, retired single females have a pension equivalent to 83 per cent of a single male pensioner (National Statistics, 2004). In the United States, “the median income for women age 65 and older is only slightly more than one-half that of men in the same age group” (Beedon & Wu, 2005:1). Countries should examine their visa policies and determine if attracting a higher proportion of females is beneficial. In the case of Thailand making visas regulations simpler for females may encourage more females retirees. A healthy balance of gender may offset the impacts by the predominantly male population. However, it unlikely that western couples and females would be interested in retiring to Udon Thani due to the limited number of cultural and natural amenities as well as the high percentage of men.

One hypothesis of my research that was dispelled was that economics would be the major driving force behind IRM as many “have not” baby boomers would be retiring to Thailand. This was not the case as many IRM in Udon Thani were retired from successful careers and were professional and financially well off or simply trying to reinvent their lives through moving to Thailand and remarrying. This is not to say there is no IRM on limited incomes because there are many examples. More information is required on incomes and economic spending of retirees.

### **Tolerance Levels**

Richard Florida’s (2002) theories have tolerance as a primary factor in successful creative communities. Florida’s research theorizes that communities must be tolerant to accommodate the large gay and minority populations for creative industries to thrive.

With IRM and expat host communities tolerance may be a key factor as intolerance will make communities less attractive as an IRM destination. It is likely that successful host communities would rank close to the beginning of Doxey’s Irridex Model (1975).

Community plans could use tolerance levels as indicators to determine how the community is reacting to the increase in foreigners. Education of locals and the foreign population and encouraging integration would help make these communities more tolerant.

### ***Former Military Bases***

It seems that similar patterns are forming of IRM in communities that were former American army bases in developing nations. This is likely due to a combination of

prostitution and infrastructure such as medical facilities left behind by American forces. In the case of Angeles City (Philippines) prostitution was even institutionalized as the medical facilities endorsed the health of sex trade workers in sex venues frequented by military (Ralston, 2007).

Pattaya and Udon Thani in Thailand as well as Angeles City, Philippines all have primarily male foreign retirees choosing to retire in them while marrying local females which, in most cases, stems from prostitution.

Further research to determine the redevelopment of other former and current international bases such as the Canal Zone in Panama as IRM destinations would be interesting to see commonalities and ways to circumvent the negative impacts.

### ***Heritage Management Implications***

Examination of IRM as a heritage management tool is another issue that needs to be examined further. In the case of Udon Thani there is very little built heritage in the city but there is an opportunity to conserve some of the sites from the Vietnam War era. Recreating some of the nightlife areas may attract retiring veterans and create more tourist sites in Udon Thani city.

In Mexico, Sri Lanka and Eastern Europe as well as countless other locations there are historic quarters that are being bought up by foreigners and likelihood of retirees buying these properties in the future is high. The sustainability of IRM as a heritage management strategy must quickly be examined before more displacement of local populations occurs. In many locations such as Luang Prabang, Laos PDR, locals may lose knowledge of how to conserve their built heritage if they are displaced (Engelhardt et al,

2004). Many of these towns may become virtual ghost towns during off-season's when IRM and expat populations migrate to other locations leaving vacant second homes.

In some instances areas communities could look at having IRM populations sign on with life-leases on heritage properties with requirements to repair and renovate buildings while transferring properties back to locals when they die. In instances such as the Banaue, Philippines, IRM could provide cash infusion to protect the degrading rice terraces.

Communities already have to find more innovative ways to preserve and conserve their heritage aspects and IRM could play an important role.

### ***Marriages and Marriage Instability***

The instability of many of the Thai-Foreign marriages is a major issue in Udon Thani and in Thailand. The high divorce rate could be associated with the economic analysis of divorce which is based on Becker's theory of marriage (Becker, 1973). The theory of divorce states that as individuals incomes rise they will have more choices and be able to find a better match to the person they are currently married to (Grossbard, 1993).

It is more likely, that as many of the retirees have been divorced at least once prior to moving to Thailand they may be more likely to divorce in the future as many are just not suited to marriage.

In the case of Udon Thani there are large implications for the town due to the instability of the marriages. Broken families and single mothers will only add to the social problems that expat foreigners are causing in Udon Thani. Town should offer counseling to the husband and wives to try and salvage many of these marriages.

On the flip side many of the females that are marrying foreigners are single mothers with limited education. In Thai culture, their options are extremely limited and marrying a retired foreigner may be considered a very good option.

If the statistic of 15 per cent of all marriages in the Northeast of Thailand occurring between foreigners and Thais is accurate (Bernstein, 2007), one future issue may arise is that Thai males will have difficulty in finding female partners as has occurred in India and China. Another issue is that the ethnic makeup and culture of these regions may change dramatically to better represent the foreign husbands that are choosing to retire in these destinations.

## **Potential for Future Research**

There were many questions that arose from my research. Below is a list of emerging topics that warrant further research:

- The development of libraries was an idea based on the Chicago library system, as a form of cultivating social capital. It was only by coincidence that the Bibliotheque in San Miguel was discovered. Planning research focused on this library alone and the interactions between IRM and local populations to explore if the concept is replicable could potentially yield very interesting insights.
- It is unlikely that conventional planning would work in Udon Thani and most other developing nations. What is the best way to plan when western planning infrastructure/culture is not present?
- Research on communities where integration is occurring would be valuable. How have these communities benefited? How best to integrate locals and foreigners?
- Examine to what degree the large closed developments are aimed at the Japanese and Asian markets.
- Heritage management aspects. What is the potential for heritage management within IRM? Could foreigners be given 20-year leases in exchange for conserving properties, for instance? Havana may be a prime example where this could be explored.
- What is the impact on tourism destinations as their economy shifts to accommodate second homes and IRM?

- How can Internet forums be used for research in urban planning and other fields?

## **Chapter Review**

In addition to highlighting research questions arising from my research, this chapter has also highlighted the following IRM-related issues:

- Retirement migration models
- Developing prototypes of IRM host communities
- Exporting of Spanish developers
- Asian IRM market and return immigration
- Encouraging diversity amongst IRM communities
- Tolerance levels
- Former military bases
- Heritage management implications
- Marriage and marriage instability issues

The issues are complex and will require more in-depth research, as this topic becomes more pertinent in the future. Planning can help offset some of the future issues.

The next chapter concludes this practicum.

## Conclusion

This practicum has examined international retirement migration (IRM) and how to plan for this phenomenon. To date, this issue has had limited examination in the literature.

The research methods of literature review, key informant interviews, informal exploratory interviews with local expat retirees and local residents as well as observations were the primary modes of inquiry used for this practicum.

The researcher believes that IRM is now in a take-off stage to begin growing at a greater scale around the world and many communities and countries are poorly prepared for it.

The most important point in this practicum is that communities must decide if they want to have IRM occur in their community and develop a plan and community vision to guide the community in the direction they decide to move.

This practicum has found that planning for IRM may have many commonalities with planning for amenity migration and many of the same recommendations from planners in North American mountain communities where amenity migration has already occurred were used in this practicum. The commonalities are many and more research must be done between these areas. One of the main similarities was that planners are not aware of impacts until it is too late.

Education and learning is a key element of planning for communities. Communities can best educate themselves from other communities that have faced similar issues. Thailand already has the community of Pattaya which is the main IRM and sex tourism destination in Thailand. Towns such as Udon Thani can learn from Pattaya.

Findings on the question “who are the expat retirees?” have determined that the IRM population is predominantly male while many of the expat retirees will fit into “looking for love” sex tourist typology as reviewed by Garrick (2005).

The model of IRM in the Southeast Asian context may be similar in Udon Thani and other former US army bases as these towns share a common history and developed in similar ways. There are several prototypical community models that were developed and explored in this practicum.

Marriage and subsequent informal family care-giving through Thai families are the primary reason that expat retirees are choosing to retire in Udon Thani. Most retirees move to Udon Thani because their Thai wife comes from the region and they want a quieter lifestyle compared to Pattaya and other areas of Thailand.

As for institutional care-giving, it was found that the IRM and expat population makes up approximately 15 per cent of private hospital business. Unfortunately, no research was performed with the public hospitals.

Local residents have mixed views on the IRM population in Udon Thani. On the one hand, residents realize the economic benefits; on the other hand, most residents realize that the cost has been rapid social change.

Environmental issues were an area where there were large negative impacts and may be a concern in the future, as the Western lifestyle is further imported and houses continue to get larger.

Communities have yet to utilize the full potential of the IRM population moving to their communities. The financial impact is the “tip of the iceberg” as many retirees are moving with a lifetime of work experience and skills. Communities must learn to benefit

from this and integrate the retirees better into the community.

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## **Appendix 1**

The following list includes many of the elements that reviewers will be looking for during their review of protocols:

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<b>Application</b>	
1 in mail	Signatures(s)/Date(s) are included
2 yes	<b>Adequately identifies the researcher(s)</b>
3 yes	<b>Indicates whether researcher has U of M affiliation</b>
4 yes	<b>Adequately describes the project</b>
5 yes	Appropriately responds to “Basic Questions”
6 yes	Indicates that copyright clearance has been secured for copyrighted material (if req’d)
7 yes	Adequately describes the time that participants will be involved
8 yes	Includes all research instruments
9 yes	Deceptions are adequately described or justified (if used)
10 yes	Identifies how participants will be informed about the results of the study
11 yes	Potential conflict of interest declared or justified
12 not relevant	Has addressed legal requirements related to PHIA (Personal Health Information Act), PPCA (Protection of Persons in Care Act) or the CPA (Child Protection Act)
13 not relevant	For PSREB applications only: Indicates number of credits earned
14 not relevant	Includes copy of verbal “script”, if appropriate
<b>Procedures</b>	
15 yes	Adequately describes the procedures employed in the study
16 yes	Provides adequately for confidentiality
17 yes	Adequately describes disposal of/handling of data; adequately discloses all potential uses of data
18 yes	Has no unnecessary deceptions
19 yes	Has no potential to significantly harm the participants
20 yes	Has no unacceptable coercions
21yes	Identifies and provides for issues specific to study population, e.g., aboriginals, adolescents or any vulnerable population
22yes	Has adequate/appropriate recruitment procedures
23yes	Has adequate provisions for requesting informed consent

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24yes	Adequately addresses dual-relationship role, e.g., researcher as service provider
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**List of elements continued ...**

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**Consent Form**

25yes	Gives appropriate affiliation or sponsorship
26yes	Gives a brief, understandable description of the study, in level-appropriate language for the study group
27yes	Clearly explains the risks and benefits of study participation
28yes	Outlines the tasks and time required by the participants, and/or any remuneration. (For PSREB only: gives # of research participation credits)
29yes	Provides for confidentiality
30yes	Provides for withdrawal without penalty and/or explains process for withdrawal
31 yes	Provides the opportunity to obtain a summary of the results
32 yes	Gives description of any recording devices to be used
33 yes	Gives contact information for researcher, supervisor (if appropriate), and Human Ethics Secretariat; states approval by appropriate REB
34 yes	All letters to “stakeholders” have been included (e.g., intro letters, permission letters)

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**Human Subject Research  
Ethics Protocol Submissions (Ft. Garry Campus)  
Guidelines for Submissions & Reviews**

**SUBMISSION GUIDELINES:**

1. Applications are to be submitted **in quadruplicate** (original plus three copies) to the Human Ethics Secretariat (HES) for referral to the Chair of the appropriate REB as determined by the primary academic appointment of the Principal Investigator.
2. For collaborative studies, the protocol submission form should be submitted by the Principal Researcher to the REB to which he/she should appropriately apply.
3. Grant Proposals: REBs will not normally provide ethics reviews of research grant proposals; in other words, the project should generally be funded before submission for ethics review. However, where researchers require an ethics certification as a condition for applying for funding, REBs will provide a review of grant applications.
4. Multi-year Grant: If a researcher is applying for a multi-year grant, he/she must submit a Research Ethics Protocol Submission for **each project** involving human subjects to be funded by that grant. Ethical approval for one project involving

human subjects funded by the grant does not apply to other projects funded by that grant.

5. Student theses: Graduate and undergraduate students should not submit ethics applications before their proposals have been reviewed and approved by their thesis committees. (Premature submission of an ethics protocol for a thesis often only delays approval for the project. Each new submission requires a completely new review and also leads to delays for others).
6. It is the applicant's responsibility to ensure that all application materials are complete in order to facilitate the review of a submission. In no circumstance will an application be reviewed if the file is incomplete or not in the required format.
7. Prior to submitting an application, the researcher should complete the checklist at the end of the Protocol Submission Form.

### **REVIEW PROCESS:**

1. The Chair of the REB will determine the appropriate method of review based on the following:
  - a. Studies which do not include a comprehensive consent form, and/or are conducted on children or other vulnerable population and/or do involve risk, deception, and/or the withholding of significant information are to be reviewed by the entire REB. (Full Review)
  - b. Studies which do include a comprehensive consent form, and do not involve any risk, deception, or withholding of information will be reviewed, independently, by two members of the REB. (Expedited Review)
2. In cases of Expedited Review, the review process will produce one of five possible outcomes. Research will be judged to be:
  - a. ethically acceptable as is;
  - b. acceptable, with conditions;
  - c. return for further information;
  4. referred for full review; or
  5. unacceptable: revise and resubmit.
3. In cases of Full Review, the review process will produce one of four possible outcomes. Research will be judged to be:
  - a. ethically acceptable as is;
  - b. acceptable, with conditions;
  - c. return for further information; or
  - d. unacceptable: revise and resubmit.
3. Negotiated revisions: Where changes are required by the ethics review process, these will be negotiated by the researcher(s) (and, where appropriate,

Thesis/Dissertation Advisor) and the Chair of the REB, acting on behalf of the reviewers and/or the REB. Once agreement has been reached, the Chair shall issue a letter indicating ethics approval for the research.

4. Reconsideration: If there is no agreement between the REB and researcher on the changes recommended by the REB, a study does not pass ethics review. The researcher may request reconsideration by the REB of this decision . This request should be accompanied by a detailed explanation of the reasons why the suggested procedure is unacceptable, and preferably a suggestion of an alternative procedure. If requested, the REB will allow the researcher to make his/her case before the REB, however after presenting the case the researcher must leave to allow the REB to deliberate its decision *in camera*. The REB decision following reconsideration is final.
5. Appeals: Appeals may be made on procedural or substantive grounds. The researcher(s) may appeal a decision by submitting their appeal in writing to the Senate Committee on the Ethics of Research Involving Human Subjects (SCERIHS).

HES Fax No. 261-0325

Protocol # \_\_\_\_\_

(Assigned by HES Admin.)

**Human Subject Research  
Ethics Protocol Submission Form (Ft. Garry Campus)**

**Psychology/Sociology REB**

**Education/Nursing REB**

**Joint-Faculty REB**  
**X**

Check the appropriate REB for the Faculty or Department of the Principal Researcher. This form, attached research protocol, and all supporting documents, must be submitted **in quadruplicate** (original plus 3 copies), to the Office of Research Services, Human Ethics Secretariat, 244 Engineering Building, 474-7122.

If the research involves biomedical intervention, check the box below to facilitate referral to the BREB:

**Requires Referral to Biomedical REB**

**Project Information:**

Principal Researcher(s): John Koch-Schulte \_\_\_\_\_

Status of Principal Researcher(s): please check

Faculty  Post-Doc  Student: Graduate **X** Undergraduate  Other   
Specify: \_\_\_\_\_

Campus address: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
\_\_\_\_\_

Email address: xxxxxxxxxxxx@xxxxx.xxx\_ Quickest Means of contact:  
email \_\_\_\_\_

Project Title: Planning for International Retirement Migration: The Challenges of host Settings. A Case study of Udon Thani, Thailand

Start date May 2006 Planned period of research (if less than one year):  
\_\_\_\_\_ ending August 2006

Type of research (Please check):

**Faculty Research:**

Self-funded  Sponsored

**Administrative Research:**

Central

**Student Research:**

Thesis **X**

(Agency) \_\_\_\_\_

Unit-based

Course  
Number:  
\_\_\_\_\_

**Signature of Principal Researcher:** \_\_\_\_\_

This project is approved by department/thesis committee. The advisor has reviewed and approved the protocol.

**Name of Thesis Advisor** \_Dr. Rae Bridgman\_\_\_\_\_

**Signature** \_\_\_\_\_

(Required if thesis research)

**Name of Course Instructor:** \_\_\_\_\_

**Signature** \_\_\_\_\_

(Required if class project)

Persons signing assure responsibility that all procedures performed under the protocol will be conducted by individuals responsibly entitled to do so, and that any deviation from the protocol will be submitted to the REB for its approval prior to implementation. Signature of the thesis advisor/course instructor indicates that student researchers have been instructed on the principles of ethics policy, on the importance of adherence to the ethical conduct of the research according to the submitted protocol (and of the necessity to report any deviations from the protocol to their advisor/instructor).

### Ethics Protocol Submission Form (Basic Questions about the Project)

The questions on this form are of a general nature, designed to collect pertinent information about potential problems of an ethical nature that could arise with the proposed research project. In addition to answering the questions below, the researcher is expected to append pages (and any other necessary documents) to a submission detailing the required information about the research protocol (see page 4).

1. Will the subjects in your study be **UNAWARE** that they are subjects?  
 No  Yes
2. Will information about the subjects be obtained from sources other than the subjects themselves?  
 Yes  No
3. Are you and/or members of your research team in a position of power vis-a-vis the subjects? If yes, clarify the position of power and how it will be addressed.  
 No  Yes
4. Is any inducement or coercion used to obtain the subject's participation?  
No  Yes
5. Do subjects identify themselves by name directly, or by other means that allows you or anyone else to identify data with specific subjects? If yes, indicate how confidentiality will be maintained. What precautions are to be undertaken in storing data and in its eventual destruction/disposition.  
 No  Yes
6. If subjects are identifiable by name, do you intend to recruit them for future studies? If yes, indicate why this is necessary and how you plan to recruit these subjects for future studies.  
 No  Yes
7. Could dissemination of findings compromise

- confidentiality?  No  Yes
8. Does the study involve physical or emotional stress, or the subject's expectation thereof, such as might result from conditions in the study design?  Yes  No
9. Is there any threat to the personal safety of subjects?  Yes  No
10. Does the study involve subjects who are not legally or practically able to give their valid consent to participate (e.g., children, or persons with mental health problems and/or cognitive impairment)?  
If yes, indicate how informed consent will be obtained from subjects and those authorized to speak for subjects.  No  Yes
11. Is deception involved (i.e., will subjects be intentionally misled about the purpose of the study, their own performance, or other features of the study)?  Yes  No
12. Is there a possibility that abuse of children or persons in care might be discovered in the course of the study?  
If yes, current laws require that certain offenses against children and persons in care be reported to legal authorities. Indicate the provisions that have been made for complying with the law.  Yes  No
13. Does the study include the use of personal health information? The Manitoba Personal Health Information Act (PHIA) outlines responsibilities of researchers to ensure safeguards that will protect personal health information. If yes, indicate provisions that will be made to comply with this Act (see document for guidance - <http://www.gov.mb.ca/health/phia/index.html>).  
No  Yes

**Provide additional details pertaining to any of the questions above for which you responded "yes." Attach additional pages, if necessary.**

In my judgment this project involves:

- minimal risk  
 more than minimal risk

(Policy #1406 defines “minimal risk” as follows: “. . . that the risks of harm anticipated in the proposed research are not greater nor more likely, considering probability and magnitude, than those ordinarily encountered in life, including those encountered during the performance of routine physical or psychological examinations or tests.”)

  22   /   6   /   06    
dd mm yr

\_\_\_\_\_  
Signature of Principal Researcher

**Ethics Protocol Submission Form**  
Review Your submission according to this:

**Checklist**

Principal Researcher:    John Koch-Schulte   

Yes	Item from the Ethics Protocol Submission Form
Yes	All information requested on the first page completed in legible format (typed or printed).
Yes	Signatures of the principal researcher (and faculty advisor, or course instructor if student research).
Yes	Answers to all 13 questions on pages 2-3 of Ethics Protocol Submission form.
Yes	Detailed information requested on page 4 of the Ethics Protocol Submission Form in the numbered order and with the headings indicated.
Yes	Ethics Protocol Submission Form in quadruplicate (Original plus 3 copies ).
Yes	Research instruments: 4 copies of all instruments and other supplementary material to be given to subjects.
Yes	Copy of this checklist.

## **Ethics Protocol Submission Form**

### **Required Information about the Research Protocol**

Each application for ethics approval should include the following information and be presented in the following order, using these headings:

1. **Summary of Project:** Attach a detailed but concise (one typed page) outline of the **purpose** and **methodology** of the study describing **precisely** the procedures in which subjects will be asked to participate.

There have only been a few studies done on international retirement migration outside of southern Europe and the United States with most focusing on the Lake Chapala region of Mexico. Most studies are usually focused on the migrants rather than effects on the host destination.

In the Mexican context, some of the negative effects of an increased international retirement population are social problems and increased costs for locals. Positive effects can include job creation and improvements to the local economy. I believe similar findings will also occur in the Southeast Asian context.

Another aspect of IRM which has been ignored is looking at care-giving, both formal and informal, within the host communities. Based on a model of domestic retirement migration community health facilities may become overwhelm as the retirement population ages. In the case of Udon Thani, it is believed that informal care from Thai wives and domestic help assist the retirees as they age and begin facing the issues of aging.

To better address the phenomenon of planning for IRM and health issues surrounding IRM, I am proposing a case study of Udon Thani in northeastern Thailand. The city of Udon Thani has a population of 222,000 and is an administrative and service centre for the region. During the Vietnam War it served as a major US air force base and has possibly retained some foreigners from then. Estimates of the foreign retirement population in the province are estimated at a few hundred to 2,000.

Thailand currently has an immigration programme which encourages IRM to Thailand. The country is providing special retirement visas for retirees if they can provide proof of a minimum income or sufficient funds in the bank. The town of Udon Thani has been successful in drawing international retirees as it has close to 2000 currently residing.

My research methods will include informal exploratory interviews with Thai residents and foreign retirees, key informant interviews with Thai immigration, tourism and planning officials and a week with a camera with foreign retirees.

The informal exploratory interviews will be conducted with both Thai residents and foreign retirees. These subjects will be asked to participate in 20 to 60 minute interviews

on issues surrounding IRM in Udon Thani. Due to the exploratory nature of my research it is impossible to know much information about the retirees to create formal interviews.

Key informant interviews with local and national officials of planning, tourism or immigration department will be used with participants asked to partake in a 40 minute to 1.5 hour interviews. Please see attachment of possible questions for officials.

The innovative ‘week with a camera’ method will be used to determine how foreign retirees view the spaces of Udon Thani and determine what type of places they find special. Retirees will be asked to take pictures with a camera for a week and then spend time alongside the researcher analyzing the photos. Along with the camera, retirees will be asked to mark where they took pictures on a map of Udon Thani.

- 2, **Research Instruments:** Attach copies of all materials (e.g., questionnaires, tests, interview schedules, etc.) to be given to subjects and/or third parties.

Sample of possible survey questions for planning, immigration and Tourism Authority of Thailand officials in Thailand.

1. What is your profession and what do you do?
2. What is your general knowledge about IRM in Thailand?
3. Is there any training for you by your department on this topic?
4. TAT is promoting a retirement visa to Thailand. Have you received any education on how to plan for retirees living in Udon Thani?
5. How many international retirees do you think there are in Udon Thani? Thailand?
6. Do you expect this number to increase? How much? Why?
7. Does your department have any plan for IRM in Thailand?
8. How was this plan developed? Was there any consultation with residents?
9. What do you foresee as future issues with IRM in Thailand?
10. What are some positive benefits of IRM in Thailand?
11. What do you see as negative effects of IRM in Thailand?
12. From a planning/tourism/immigration perspective, how could you incorporate IRM into the community?

3. **Study Subjects:** Describe the number of subjects, and how they will be recruited for this study. Are there any special characteristics of the subjects that make them especially vulnerable or require extra measures?

The study will use a mix of methods and types of subjects. For the in depth interviews I will be interviewing 3 officials from immigration, tourism, or planning offices in Udon Thani or Thailand. The officials will be selected based on recommendations from experts in Thailand and Udon Thani.

The informal exploratory interviews with foreign retirees will interview around 30 retirees and the interviews will range in length from 30 minutes to 1 hour. Retirees will be chosen randomly through intercepting them at restaurants, pubs and the immigration office. As I am trying to get a representative sample I will rely on the snowball effect to reach retirees who may not socialize or are home ridden. I do not foresee any special characteristics of the subjects that will make them vulnerable to my research method.

Informal exploratory interviews with Udon Thani Thai residents will be performed with approximately 20 residents. I will try and get a random representation of Udon Thani residents. This will range from business owners, professionals, recent migrants from the country side, hospital staff, as well as any other residents of Udon Thani. It is hard to determine what a representational sample will be like until I visit Udon Thani. An assistant/translator may be required for some interviews. I do not foresee any special characteristics of the subjects that will make them vulnerable to my research method.

Key informant interviews will be performed with immigration, tourism and planning officials. Please see attached appendix for more information on the survey. The survey may be done with an assistant/translator who will have signed a confidentiality waiver. The sample will be chosen as I learn more about the IRM in the context of Thailand. I will try and interview a level 8 planning official from Udon Thani, which would be equivalent to a town's CAO in Canada.

#### **4. Informed Consent:**

Kindly find attached three consent forms. The consent forms for Thai residents and officials will be translated into Thai.

#### **5. Deception:**

No deception of participants will occur.

#### **6. Feedback/Debriefing:**

Feedback and debriefing will be provided through the provision of a completed copy of my thesis. This will be done via the Internet using local websites. Due to cost restrictions a copy will not be made available in Thai but a copy will be given to the town of Udon Thani's planning department.

#### **7. Risks and Benefits:**

There are no risks for any participants.

#### **8. Anonymity and Confidentiality:**

Anonymity and confidentiality will be assured to all participants. I will preserve the anonymity and confidentiality by not mentioning names or distinguishing features in the final thesis as well as when I discuss issues with local residents, both foreign and local. With the 'week with a camera' photographs will not be destroyed afterwards but

confidentiality will be maintained about the photographer. Some interviews may require the use of an assistant / translator who will be asked to sign a waiver of confidentiality. Destruction of all materials and secure storage will be ensured to further provide anonymity and confidentiality of all participants.

**9. Compensation:**

No compensation will be given to participants.

Will be printed on institutional letterhead.

**Research Project Title: Planning for International Retirement Migration. The Challenges of Host Settings – A case study of Udon Thani, Thailand**

Researcher(s): John Koch-Schulte

This consent form, a copy of which will be left with you for your records and reference, is only part of the process of informed consent. It should give you the basic idea of what the research is about and what your participation will involve. If you would like more detail about something mentioned here, or information not included here, you should feel free to ask. Please take the time to read this carefully and to understand any accompanying information.

The purpose of this research is to examine the impacts of international retirement migration (IRM) in the context of Thailand. I am performing a case study of Udon Thani. The questions driving my research will examine:

1. What are the major planning issues involved in IRM?
2. What are the characteristics of the retirees in Udon Thani? Who are they?
3. What are the demonstrable positive and negative effects of the current international retirement population on the town of Udon Thani?
4. What are Udon Thani residents' views of the international retiree population living in their community?
5. What are the current preferences and attitudes of foreign retirees with regard to Udon Thani as a host setting, especially in relation to its tourist destination function?
6. How might host communities, such as Udon Thani, best benefit from international retirees residing in their communities?
7. As international retirees age, what are the impacts on the health system of the host community. Do Thai care givers play an important role?

As a foreign retiree residing in the Udon Thani area you may be asked to participate in two types of research. The first is informal exploratory interviews. The second will be a 'week with a camera' where you will be asked to take pictures of places you find special in Udon Thani. Neither of these research methods provides any risk to the participant. Benefits to participating will be to help with the study of international retirement migration which I expect will increase in Udon Thani and Thailand in the coming years.

The Informal exploratory interviews will examine issues regarding your lifestyle as a retiree in Udon Thani. The interviews will take between 30 minutes to 1 hour and no risk is expected for the participant. The primary means of recording information will be through a note pad. A tape recorder may be used as a means of clarification for the researcher. Only the researcher and researcher's advisor will have access to any information from the interviews. Confidentiality is promised and will be maintained through not mentioning interviewees name or distinguishing characteristics. Destruction of all materials and secure storage will be ensured to further provide anonymity and

confidentiality of all participants. The final thesis will be made available online using the website [www.udonmap.com](http://www.udonmap.com) as a dissemination medium.

The week with a camera will examine how foreign retiree's view an area based on pictures they take using a camera. The participants will be asked to take pictures with a camera for one week and to then submit the camera and film to the researcher. Together the researcher and participant will analyze the photos to make sure that images convey the intended meaning of the participant. The researcher will then analyze the photos along with other participants to determine what places the retirees view as special and notes will be made on the photos as a means of organizing the information. Only the researcher and researcher's advisor will have access to any information. Confidentiality is promised and no pictures will be published in any way. Destruction of all materials and secure storage will be ensured to further provide anonymity and confidentiality of all participants. The final thesis will be made available online using the website [www.udonmap.com](http://www.udonmap.com) as a possible link.

Your signature on this form indicates that you have understood to your satisfaction the information regarding participation in the research project and agree to participate as a participant. In no way does this waive your legal rights nor release the researchers, sponsors, or involved institutions from their legal and professional responsibilities. You are free to withdraw from the study at any time, and /or refrain from answering any questions you prefer to omit, without prejudice or consequence. Your continued participation should be as informed as your initial consent, so you should feel free to ask for clarification or new information throughout your participation.

[John Koch-Schulte, xxxxxxxxxxxx@xxxxx.xxx and  
Dr. Rae Bridgman, bridgman@cc.umanitoba.ca]

This research has been approved by the Joint-Faculty Research Ethics Board. If you have any concerns or complaints about this project you may contact any of the above-named persons or the Human Ethics Secretariat at 474-7122, or e-mail [margaret\\_bowman@umanitoba.ca](mailto:margaret_bowman@umanitoba.ca). A copy of this consent form has been given to you to keep for your records and reference.

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Participant's Signature

Date

---

Researcher and/or Delegate's Signature

Date

This form will be translated into Thai and printed on institutional letterhead

**Research Project Title: Planning for International Retirement Migration. The Challenges of Host Settings – A case study of Udon Thani, Thailand**

Researcher(s): John Koch-Schulte

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4. What are Udon Thani residents' views of the international retiree population living in their community?
5. What are the current preferences and attitudes of foreign retirees with regard to Udon Thani as a host setting, especially in relation to its tourist destination function?
6. How might host communities, such as Udon Thani, best benefit from international retirees residing in their communities?
7. As international retirees age, what are the impacts on the health system of the host community. Do Thai care givers play an important role?

As a Thai resident of Udon Thani you may be asked to participate in an informal exploratory interview that will examine your opinions and views concerning foreign retirees in Udon Thani to assist in answering the above 7 questions. There is perceived to be no risk to the participants in partaking in this research. Benefits to participating will be to help with the study of international retirement migration which I expect will increase in Udon Thani and Thailand in the coming years. The interviews will take between 30 minutes to 1 hour and no risk is expected for the participant. The primary means of recording information will be through a note pad. A tape recorder may be used as a means of clarification for the researcher. Only the researcher, researcher's advisor and possible research assistant/translator will have access to any information from the interviews. Any assistant or translator used will have signed a confidentiality waiver. Confidentiality is promised and will be maintained through not mentioning interviewees name or distinguishing characteristics. Destruction of all materials and secure storage will be ensured to further provide anonymity and confidentiality of all participants. The final thesis will be made available online using the website [www.udonmap.com](http://www.udonmap.com) as a dissemination medium.

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[John Koch-Schulte, xxxxxxxxxxxx@xxxxx.xxx and  
Dr. Rae Bridgman, bridgman@cc.umanitoba.ca]

This research has been approved by the Joint-Faculty Research Ethics Board. If you have any concerns or complaints about this project you may contact any of the above-named persons or the Human Ethics Secretariat at 474-7122, or e-mail margaret\_bowman@umanitoba.ca. A copy of this consent form has been given to you to keep for your records and reference.

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Participant's Signature \_\_\_\_\_ Date \_\_\_\_\_

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Researcher and/or Delegate's Signature \_\_\_\_\_ Date \_\_\_\_\_

This form will be translated into Thai and printed on institutional letterhead.

**Research Project Title: Planning for International Retirement Migration. The Challenges of Host Settings – A case study of Udon Thani, Thailand**

Researcher(s): John Koch-Schulte

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5. What are the current preferences and attitudes of foreign retirees with regard to Udon Thani as a host setting, especially in relation to its tourist destination function?
6. How might host communities, such as Udon Thani, best benefit from international retirees residing in their communities?
7. As international retirees age, what are the impacts on the health system of the host community. Do Thai care givers play an important role?

As an immigration, tourism or planning official of Thailand you will be asked to participate in an in depth key informant interview. The interviews will take between 45 minutes to 1.5 hour and no risk is expected for the participant. Interviews will be done in Thai or in English and a tape recorder will be used as well as a notepad. If the interview is done in Thai, a translator/assistant will assist. Only the researcher, researcher's advisor and possible research assistant/translator will have access to any information from the interviews. Any assistant or translator used will have signed a confidentiality waiver. Confidentiality is promised and will be maintained through not mentioning interviewees name or distinguishing characteristics. Destruction of all materials and secure storage will be ensured to further provide anonymity and confidentiality of all participants. The final thesis will be made available online using the website [www.udonmap.com](http://www.udonmap.com) as a dissemination medium.

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[John Koch-Schulte, xxxxxxxxxx@xxxxx.xxx and  
Dr. Rae Bridgman, bridgman@cc.umanitoba.ca]

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Participant's Signature

Date

---

Researcher and/or Delegate's Signature

Date

Confidentiality

I, \_\_\_\_\_, do hereby voluntarily affirm and swear that while serving as an interpreter/translator for John Koch-Schulte, all discussions, documents and related material will be kept confidential. I also affirm and swear I will not discuss any matter pertaining to the above named individual without his permission.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## Appendix 2

### หัวข้อโครงการวิจัย: การวางแผนสำหรับผู้เกษียณอายุชาวต่างชาติ กรณีศึกษาจังหวัดอุดรธานี ประเทศไทย

ทำการวิจัยโดย คุณ จอน คอช ชูลเต

แบบฟอร์มในการยินยอมให้การสัมภาษณ์นี้เป็นส่วนหนึ่งในขั้นตอนการให้สัมภาษณ์ ซึ่งผู้ให้สัมภาษณ์เก็บไว้เพื่อเป็นหลักฐานในการยืนยันและอ้างอิง โดยแบบฟอร์มนี้จะให้ข้อมูลพื้นฐานว่าการวิจัยนี้เป็นการวิจัยเกี่ยวกับอะไร และการให้สัมภาษณ์จะเกี่ยวข้องกับอะไรบ้าง  
ในกรณีผู้ให้สัมภาษณ์ต้องการทราบข้อมูลมากกว่าที่ได้ระบุไว้ในแบบฟอร์มนี้ หรือผู้สัมภาษณ์ต้องการทราบข้อมูลเพิ่มเติมเกี่ยวกับการวิจัยให้สอบถามผู้ทำการสัมภาษณ์โดยตรง

ทั้งนี้ผู้ให้สัมภาษณ์  
ควรใช้เวลาในการอ่านและทำความเข้าใจข้อมูลต่างๆอย่างละเอียดถี่ถ้วนก่อน  
ให้การสัมภาษณ์  
ซึ่งจะช่วยให้เป็นไปโดยง่ายขึ้น

#### จุดประสงค์ของการวิจัยคือ

เพื่อตรวจสอบถึงผลกระทบทางด้านต่างๆของผู้เกษียณอายุชาวต่างชาติที่พักอาศัยอยู่ในประเทศไทย ซึ่งในกรณีนี้ผู้วิจัยได้เลือกเอากรณีศึกษาที่ จ. อุดรธานี ซึ่งคำถามในการวิจัยคือ

#### 1. ข้อต่างๆ ที่ต้องพิจารณา

เพื่อเตรียมให้พร้อมสำหรับผู้เกษียณอายุชาวต่างชาติมีอะไรบ้าง

#### 2. ผู้เกษียณอายุชาวต่างชาติคือใคร? มาจากไหน ?

#### 3. อะไรคือข้อดีและข้อเสียที่มีผลกระทบต่อชาวอุดรธานี

จากการที่มีผู้เกษียณอายุชาวต่างชาติอาศัย  
อยู่ในเมือง

#### 4.

ชาวอุดรธานีมีมุมมองอย่างไรต่อการที่มีผู้เกษียณอายุชาวต่างชาติเข้ามาอาศัยอยู่ในจังหวัดอุดรธานี

#### 5.

อะไรคือสิ่งที่ทำให้ชาวต่างชาติที่อยู่ในวัยเกษียณอายุต้องการมาพำนักอาศัยอยู่ในจังหวัดอุดรธานี

#### 6. อุดรธานีสามารถได้รับผลประโยชน์อะไรบ้าง

จากผู้เกษียณอายุชาวต่างชาติ

ที่ย้ายถิ่นฐานเข้ามาอยู่อาศัยในจังหวัดอุดรธานี

7. การที่ผู้เกษียณอายุชาวต่างชาติจะมีอายุมากขึ้น

จะมีผลกระทบอย่างไรต่อระบบสุขภาพของจังหวัดอุดรธานี

และผู้ดูแลชาวไทยจะมีบทบาทสำคัญอย่างไร

ทั้งนี้ จะมีการสัมภาษณ์ชาวอุดรธานีเพื่อที่จะช่วยในการตอบคำถามทั้ง 7 ข้อข้างบน

ในมุมมองและความคิดเห็นที่ชาวอุดรธานีมีต่อผู้เกษียณอายุชาวต่างชาติที่อาศัยอยู่ในจังหวัดอุดรธานี ซึ่งในการให้สัมภาษณ์ครั้งนี้ผู้ให้สัมภาษณ์จะไม่ได้รับผลกระทบ รวมทั้งข้อผูกมัดและความเสี่ยงใดๆทั้งสิ้นจากการให้สัมภาษณ์

การสัมภาษณ์จะใช้เวลาประมาณ 30 นาทีถึง 1 ชั่วโมง

โดยการบันทึกข้อมูลการให้สัมภาษณ์จะทำโดยการ

จดบันทึกลงบนกระดาษและจะใช้

วิธีการบันทึกเสียงในกรณีที่ผู้วิจัยต้องการความกระจ่างในคำตอบข้อนั้น

ประโยชน์ของการตอบแบบสอบถามนี้จะช่วยในการศึกษาเรื่องการอพยพหลังการเกษียณของชาวต่างชาติซึ่งผู้วิจัยคาดว่าจะเพิ่มขึ้นในอนาคต ทั้งนี้ข้อมูลที่ได้จากการให้สัมภาษณ์จะถูกเก็บไว้เป็นความลับโดยผู้ทำวิจัย ที่ปรึกษาของผู้ทำการวิจัย ผู้ช่วยทำการวิจัย และ ล่าม โดยไม่เผยแพร่สู่สาธารณะชน และ ผู้ช่วยทำการวิจัย หรือล่าม จะต้องลงนามในการรักษาเอกสารไว้เป็นความลับ โดยเมื่อเสร็จสิ้นการวิจัย ข้อมูลหรือวัตถุต่างๆที่เกี่ยวข้องจะถูกเก็บรักษาหรือทำลายทิ้ง

เมื่อวิทยานิพนธ์ได้เสร็จสมบูรณ์ ผู้วิจัยจะเผยแพร่ผ่านเว็บไซต์ [www.udonmap.com](http://www.udonmap.com) เพื่อเป็นข้อมูลให้บุคคลทั่วไปที่สนใจได้เข้ามาศึกษา

หากท่านเข้าใจรายละเอียดในการเข้าร่วมโครงการวิจัยนี้ และยินดีเข้าร่วมโครงการในฐานะผู้มีส่วนร่วมคนหนึ่ง กรุณาเซ็นชื่อในแบบฟอร์ม ท่านยังคงมีสิทธิและได้รับการคุ้มครองในทางกฎหมายตามปกติ ทั้งนี้ท่านสามารถสละสิทธิ์จากการให้สัมภาษณ์ได้ตลอดเวลา รวมทั้ง ละเว้นจากการตอบคำถามใดๆ ที่ท่านไม่ประสงค์โดยปราศจากผลกระทบใดๆ ในภายหลัง

[John Koch-Schulte, xxxxxxxxxxxx@xxxxx.xxx and Dr. Rae Bridgman, bridgman@cc.umanitoba.ca]

## การวิจัยนี้อนุมัติโดย The Joint – Faculty Research

### Ethics Board

ถ้าท่านมีข้อสอบถามหรือร้องเรียนเกี่ยวกับการทำวิจัยครั้งนี้ ท่านสามารถส่งอีเมลไปตามที่อยู่ข้างบน หรือโทรไปที่หมายเลข 474 -7122 หรือส่งอีเมลไปที่ [Margaret\\_bowman@umanitoba.ca](mailto:Margaret_bowman@umanitoba.ca) ซึ่งแบบฟอร์มในการยินยอมให้สัมภาษณ์นี้ ผู้ให้สัมภาษณ์จะเก็บไว้เพื่อเป็นหลักฐานยืนยันอ้างอิงต่อไป

\_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

ลายเซ็นผู้ให้สัมภาษณ์  
วันที่ให้สัมภาษณ์

\_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

ลายเซ็นผู้ทำการวิจัย / ลายเซ็นตัวแทนผู้มีอำนาจ  
วันที่ทำการสัมภาษณ์

### Appendix 3

## หัวข้อโครงการวิจัย:

## การวางแผนสำหรับผู้เกษียณอายุชาวต่างชาติ กรณีศึกษาจังหวัดอุดรธานี ประเทศไทย

ทำการวิจัยโดย คุณ จอน คอช ชูลเต

แบบฟอร์มในการยินยอมให้การสัมภาษณ์นี้เป็นส่วนหนึ่งในขั้นตอนการให้สัมภาษณ์ ซึ่งผู้ให้สัมภาษณ์เก็บไว้เพื่อเป็นหลักฐานในการยืนยันและอ้างอิง โดยแบบฟอร์มนี้จะให้ข้อมูลพื้นฐานว่าการวิจัยนี้เป็นการวิจัยเกี่ยวกับอะไร และการให้สัมภาษณ์จะเกี่ยวข้องกับอะไรบ้าง

ในกรณีผู้ให้สัมภาษณ์ต้องการทราบข้อมูลเพิ่มเติมกว่าที่ได้ระบุไว้ในแบบฟอร์มนี้ หรือผู้สัมภาษณ์ต้องการทราบข้อมูลเพิ่มเติมเกี่ยวกับการวิจัยให้สอบถามผู้ทำการสัมภาษณ์โดยตรง

ทั้งนี้ผู้ให้สัมภาษณ์  
ควรใช้เวลาในการอ่านและทำความเข้าใจข้อมูลต่างๆอย่างละเอียดถี่ถ้วนก่อน  
ให้การสัมภาษณ์  
ซึ่งจะช่วยให้เป็นไปโดยง่ายขึ้น

### จุดประสงค์ของการวิจัยคือ

เพื่อตรวจสอบถึงผลกระทบทางด้านต่างๆของผู้เกษียณอายุชาวต่างชาติที่พักอาศัยอยู่ในประเทศไทย ซึ่งในกรณีนี้ผู้วิจัยได้เลือกเอากรณีศึกษาที่ จ. อุดรธานี ซึ่งคำถามในการวิจัยคือ

#### 1. ข้อต่างๆ ที่ต้องพิจารณา

เพื่อเตรียมให้พร้อมสำหรับผู้เกษียณอายุชาวต่างชาติมีอะไรบ้าง

#### 2. ผู้เกษียณอายุชาวต่างชาติคือใคร? มาจากไหน ?

#### 3. อะไรคือข้อดีและข้อเสียที่มีผลกระทบต่อชาวอุดรธานี

จากการที่มีผู้เกษียณอายุชาวต่างชาติอาศัย  
อยู่ในเมือง

#### 4.

ชาวอุดรธานีมีมุมมองอย่างไรต่อการที่มีผู้เกษียณอายุชาวต่างชาติเข้ามาอาศัยอยู่ในจังหวัดอุดรธานี

#### 5.

อะไรคือสิ่งที่ทำให้ชาวต่างชาติที่อยู่ในวัยเกษียณอายุต้องการมาพำนักอาศัยอยู่ในจังหวัดอุดรธานี

#### 6. อุดรธานีสามารถได้รับผลประโยชน์อะไรบ้าง

จากผู้เกษียณอายุชาวต่างชาติ

ที่ย้ายถิ่นฐานเข้ามาอยู่อาศัยในจังหวัดอุดรธานี

#### 7. การที่ผู้เกษียณอายุชาวต่างชาติจะมีอายุมากขึ้น

จะมีผลกระทบอย่างไรต่อระบบสุขภาพของจังหวัดอุดรธานี

และผู้ดูแลชาวไทยจะมีบทบาทสำคัญอย่างไร

สำหรับผู้เป็นเจ้าของหน้าที่วางแผนและมีอำนาจตัดสินใจต่างๆ จะได้รับการสัมภาษณ์ในมุมมองที่ลึกลงไป

โดยการสัมภาษณ์จะใช้เวลาประมาณ 45 นาที ถึง 1.5 ชม.

ซึ่งในการให้สัมภาษณ์ครั้งนี้ผู้ให้สัมภาษณ์จะไม่ได้รับ ผลกระทบ รวมทั้งข้อผูกมัดและความเสี่ยงใดๆทั้งสิ้นจากการให้สัมภาษณ์

ขั้นตอนการบันทึกข้อมูลการให้สัมภาษณ์จะทำการ บันทึกเสียง ไปพร้อมกับการจดบันทึกข้อมูลลงบนกระดาษ

โดยการให้สัมภาษณ์จะเป็นภาษาไทยหรือภาษาอังกฤษก็ได้

และในกรณีที่ผู้ให้สัมภาษณ์ให้สัมภาษณ์เป็นภาษาไทย ล่าม

หรือผู้ช่วยในการวิจัยจะทำหน้าที่แปลข้อมูลเป็นภาษาอังกฤษให้แก่ผู้ทำวิจัย

ทั้งนี้ข้อมูลที่ได้จากการให้สัมภาษณ์จะถูกเก็บไว้เป็นความลับโดยผู้ทำวิจัย ที่ปรึกษาของผู้ทำการวิจัย ผู้ช่วยทำการวิจัย และ ล่าม

โดยไม่เผยแพร่สู่สาธารณะชน และ ผู้ช่วยทำการวิจัย หรือล่าม

จะต้องลงนามในการรักษาเอกสารไว้เป็นความลับ โดยเมื่อเสร็จสิ้นการวิจัย

ข้อมูลหรือวัตถุต่างๆที่เกี่ยวข้องจะถูกเก็บรักษาหรือทำลายทิ้ง

เมื่อวิทยานิพนธ์ได้เสร็จสมบูรณ์ ผู้วิจัยจะเผยแพร่ผ่านเว็บไซต์ [www.udonmap.com](http://www.udonmap.com) เพื่อเป็นข้อมูลให้บุคคลทั่วไปที่สนใจได้เข้ามาศึกษา

หากท่านเข้าใจรายละเอียดในการเข้าร่วมโครงการวิจัยนี้ และยินดีเข้าร่วมโครงการในฐานะผู้มีส่วนร่วมคนหนึ่ง

กรุณาเซ็นชื่อในแบบฟอร์ม  
ท่านยังคงมีสิทธิและได้รับการคุ้มครองในทางกฎหมายตามปกติ  
ทั้งนี้ท่านสามารถสละสิทธิจากการให้สัมภาษณ์ได้ตลอดเวลา รวมทั้ง  
ละเว้นจากการตอบคำถามใดๆ ที่ท่านไม่ประสงค์โดยปราศจากผลกระทบใดๆ  
ในภายหลัง

[John Koch-Schulte, xxxxxxxxxxx@xxxxx.xxx and  
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การวิจัยนี้อนุมัติโดย The Joint – Faculty

## Research Ethics Board

ถ้าท่านมีข้อสอบถามหรือร้องเรียนเกี่ยวกับการทำวิจัยครั้งนี้  
ท่านสามารถส่งอีเมลไปตามที่อยู่ข้างบน หรือโทรไปที่หมายเลข 474 -7122  
หรือส่งอีเมลไปที่ [margaret\\_bowman@umanitoba.ca](mailto:margaret_bowman@umanitoba.ca)  
ซึ่งแบบฟอร์มในการยินยอมให้สัมภาษณ์นี้  
ผู้ให้สัมภาษณ์จะเก็บไว้เพื่อเป็นหลักฐานยืนยันอ้างอิงต่อไป

\_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

ลายเซ็นผู้ให้สัมภาษณ์  
วันที่ให้สัมภาษณ์

\_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

ลายเซ็นผู้ทำการวิจัย / ลายเซ็นตัวแทนผู้มีอำนาจ  
วันที่ทำการสัมภาษณ์